HEALTH CARE
IN GERMANY
Englisch

An information brochure for migrants in Hamburg
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This booklet will help you find your way around the German health care system. We want you to get the help you need quickly.

You will find information about

- Health insurance
- Long-term care insurance
- Preventative health care.

You will also find tips for your appointment with the doctor.

In the following text we use only the male form. This is to make the text easier to understand. But we always mean men and women.
# Health Care in Germany

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The role of statutory health insurance

In Germany, everyone must have health insurance. Health insurance is also called “Krankenkasse” in German, which means statutory health insurance providers. This is regulated by law and is called compulsory insurance.

Most people in Germany are members of a statutory health insurance provider. There are many different providers of statutory health insurance.

A statutory health insurance provider should ensure that

- The members stay healthy
- The health of the members improves
- The members get well again after an illness.

All members should get the treatment they need. Some people are sick often, while others rarely get sick. Some people need expensive medications. Other people rarely need medication. Statutory health insurance operates on the principle: The members are there for each other. You could also say: The members are united in solidarity. All members are treated equally. The statutory health insurance is a solidarity community.

This is how statutory health insurance works:

Every month you pay a certain contribution to your health insurance provider. The health insurance provider then pays for the following, for example

- Your treatment at the doctor
- Your treatment in the hospital
- Necessary medications.

You get the treatment you need. It does not matter how many times you need treatment. You always pay the same contribution.

Your contributions to the statutory health insurance are based on your monthly income. If you have a job, the contribution will be deducted directly from your salary. Your employer will pay half of the contribution.

If you are unemployed, the state pays the contributions for your health insurance until you have a job again.
The choice of health insurance provider

When you arrive in Hamburg, you will become a member of the health insurance provider AOK Bremen/Bremerhaven.

You are a member of this health insurance plan for only 15 months after your arrival. After that you have to choose another health insurance provider.

There are two different types of health insurance: statutory and private health insurance.

1. The statutory health insurance providers

Most people in Germany have statutory health insurance. All statutory health insurance providers pay the same benefits to all members.

These include, for example, the costs of
- Treatment at the doctor
- Treatment in the hospital.

Some health insurance providers also pay for additional benefits.
For example, services to prevent diseases.

The contributions to the statutory health insurance providers have different levels.
There are many health insurance companies in Germany.

Look for information on the Internet.
Or in the offices of the health insurance providers.
It is not easy to compare health insurance benefits. You might need an interpreter.

2. The private health insurance providers

You can only get private health insurance if you have a higher income (at least € 57,600 a year).

With private health insurance, each member pays a different contribution. The contribution depends on
- Age
- Health status
The health card

When you register with a health insurance provider, you get a chip card. This card is called a health card. The card has your photo on it. The card contains a memory chip. The card is only valid for you and your children under 15 years. You must sign the card. You must always carry the card with you.

Your personal information is stored on the card. For example:

- Your name and address
- Your date of birth
- The name of your health insurance provider
- Your insurance number

If you go to a doctor's office, you must show your health card. The doctor's office saves your data and the reason for your treatment.

The doctor bills your health insurance provider directly for the cost of your treatment.
In Germany, you can choose your doctor freely. First, find a family doctor. In your area, if possible. The family doctor is a general practitioner. This means: He is responsible for all your medical problems. Always go to your family doctor first when you are sick.

If necessary, the family doctor can refer you to a specialist. He will give you a completed form. This form is called a referral.

A specialist is an expert in a specific area of medicine.

If you have the following problems, go straight to a specialist:
- For toothache or problems in your mouth, go directly to a dentist.
- For all questions about pregnancy, birth and women’s health, go directly to a gynaecologist.
- If your child is ill, go directly to a paediatrician.

The health insurance provider pays the treatment costs for each doctor.
How do you make an appointment with the doctor?

Before seeing a doctor, you need to make an appointment. You can do that by phone. Or you can do it directly in the doctor’s office.

An appointment is a firm agreement. You must keep the agreement. You must arrive punctually on the agreed day and time in the doctor’s office. Sometimes you have to wait a bit. The doctor will make enough time for you.

If you cannot make it to an appointment, please inform the doctor’s office in good time. You can also arrange a new appointment.

You can go to a doctor’s office from Monday to Friday. On Saturday and Sunday the medical clinics are closed.

If you need a doctor at the weekend, call the Medical Emergency Service.

The phone number in Hamburg is **(040) 116 117**

Or go to a hospital. Especially if it is an emergency. Or if you need a doctor at night. See pages 31 and 32 for more information.

How do you prepare for your doctor’s appointment?

Your doctor needs some important information from you. Write down:

- How do you feel?
- Where are you in pain?
- Which questions do you have?
- What medications do you take?
- Do you not tolerate certain medications?
- Have you been to the doctor lately?
- Which doctor did you see?

If you speak only a little German:

- Before you visit the doctor’s office, ask if they speak your language there
- Think about: Who can go with you to the doctor’s appointment?

The person should know you well. The person must speak German well.

**Remember:** Children are not always suitable for this task.

Maybe you need an interpreter. There are free interpreters available. Ask about them

- In your accommodation
- In the German course.
What do you need to take with you to the doctor’s appointment?

Please bring:

- Your health card
- Your questions about your illness

Maybe you have other documents. Then bring them with you. For example:

- A referral
- Documents on previous illnesses
- Your vaccination record
- Your allergy certificate
- X-ray images

Are you taking any medicines? Then bring the medication as well.

You are welcome to bring an adult companion. The companion can interpret for you. This way, you can be sure that you understand the doctor correctly.
What happens when you go see a doctor?

The first time you go see a doctor, you will need to fill out a form. For example, you have to answer which diseases or allergies you have.

In the treatment room, the doctor will ask why you came to see him.

Important: Talk openly about your health problems. Answer all questions honestly. Only then can the doctor really help you.

In Germany, all doctors have a duty to be confidential.

This means: What you tell the doctor, the doctor must keep to himself. He cannot talk to anyone about you and your illness.

After the conversation, the doctor will perhaps examine your body. You may have to undress for that.
Medications

Maybe you need medication. The doctor will write a **prescription** for you.

This is what a prescription looks like:

The prescription lists the medications. The doctor will talk to you about the medications. Write down what the doctor says. That way, you cannot forget it. It is very important that you take the medication correctly. Ask the doctor if you do not understand something.

German medicines work very well. Take only the medications the doctor has prescribed for you. Do **not take more** than you need. Do **not take less** than you need.

If you do not tolerate a drug well, talk to the doctor about it.

Where do you get the medication?

You can get medications in **pharmacies**. This is the symbol for pharmacies:

Give the prescription to the pharmacist. Then you get your medication. If you have any questions, the pharmacist will help you.

You can also buy some medications without a prescription. For example, pills for mild pain.

Be careful: **Children are not allowed to take medication alone.**

You have to pay 5 Euros for most medications. That is your contribution to the cost of the drugs. This is called the **copayment**. You must pay this money in addition to your health insurance contribution. Maybe you do not need to pay the copayment. You have to apply for that. See page 22 for more information.
Application for exemption from the copayment

Maybe you need a lot of medication. For example:

- Because you are very sick
- Because you have a lot of pain

That can cost a lot of money. Maybe you do not have enough money for the copayment of the medication. Then you can apply for exemption from copayment. Make the application with your health insurance.

**It works like this:**
Collect all receipts for medicines and things prescribed by the doctor. Take it to your health insurance provider. If the health insurance provider approves the application, you do not have to pay anything. You are then exempted from the copayment.
Preventative health care

In Germany, examinations are offered to detect and treat diseases early. This is called preventative health care. Many examinations are free for you and your family. Get advice from your doctor.

The free examinations for preventative health care include the following:

<table>
<thead>
<tr>
<th>Age in years</th>
<th>Sex</th>
<th>Frequency</th>
<th>Examination</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 6</td>
<td></td>
<td>U1 - U9</td>
<td>Examinations for the detection of diseases (documentation in the child examination booklet)</td>
</tr>
<tr>
<td>0 to 6</td>
<td></td>
<td>3 Examinations by the dentist</td>
<td>Detection of diseases in the mouth Number 1: 30th-42nd month Number 2: 49th-52nd month Number 3: 60th-72nd month</td>
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<tr>
<td>6 to 18</td>
<td></td>
<td>Annually</td>
<td>Examination for diseases of the teeth</td>
</tr>
<tr>
<td>13/14</td>
<td></td>
<td>1 examination</td>
<td>Health examination</td>
</tr>
<tr>
<td>Pregnancy</td>
<td></td>
<td>6th/7th month</td>
<td>Check for diabetes</td>
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<tr>
<td></td>
<td></td>
<td>3 x during the pregnancy</td>
<td>Ultrasound examinations</td>
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<tr>
<td></td>
<td></td>
<td>1 x during the pregnancy</td>
<td>Examination for chlamydia</td>
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<tr>
<td></td>
<td></td>
<td>1 x during the pregnancy</td>
<td>Examination for HIV infection</td>
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<tr>
<td>to 25</td>
<td>♀</td>
<td>Annually</td>
<td>Examination for chlamydia</td>
</tr>
<tr>
<td>to 30</td>
<td>♀</td>
<td>Annually</td>
<td>Examination for the detection of cancer (Gynaecologist)</td>
</tr>
<tr>
<td>to 35</td>
<td>♀</td>
<td>Every 2 years</td>
<td>Health examination</td>
</tr>
<tr>
<td>to 35</td>
<td>♀</td>
<td>Every 2 years</td>
<td>Examination for skin cancer (Dermatologist)</td>
</tr>
<tr>
<td>to 45</td>
<td>♀</td>
<td>Annually</td>
<td>Examination for the detection of cancer</td>
</tr>
<tr>
<td>to 50</td>
<td>♀</td>
<td>Every 2 years</td>
<td>Examination for the detection of breast cancer (Gynaecologist)</td>
</tr>
<tr>
<td>to 50</td>
<td>♀</td>
<td>Every 2 years</td>
<td>Examination for the detection of colon cancer</td>
</tr>
<tr>
<td>to 55</td>
<td>♀</td>
<td>Annually</td>
<td>Examination for the detection of colon cancer</td>
</tr>
<tr>
<td>to 55</td>
<td>♀</td>
<td>Every 10 years</td>
<td>Examination for the detection of colon cancer (Colonoscopy)</td>
</tr>
<tr>
<td>to 65</td>
<td>♀</td>
<td>1 examination</td>
<td>Examination for the detection of an abdominal aortic aneurysm</td>
</tr>
</tbody>
</table>
Vaccinations

In Germany, vaccinations are recommended as protection against various diseases. Some vaccinations have to be repeated several times. Only then will they really protect you. The vaccinations are voluntary and free. Small children should be vaccinated, in particular. Get advice from your doctor.

With the first vaccination you will receive a vaccination record from your doctor. Your child also gets a vaccination record. Keep your vaccination record. Keep your family’s vaccination records. All other vaccinations will be added to your vaccination record.

This is what a vaccination record looks like:
Long-term care insurance

Many elderly and sick people and some people with disabilities need care and help in everyday life. They cannot take care of themselves any more. They are in need of care.

There is **long-term care insurance** for that. In Germany, everyone must have long-term care insurance. The contributions for the long-term care insurance are paid with the health insurance.

The benefits of long-term care insurance

Long-term care insurance pays for care and help in everyday life. Some people need a lot of help, some need less help.

The help is divided into 5 **degrees of long-term care**. The more help you need, the higher the level of care. The medical service of the health insurance provider determines the level.

If you need care, there are 3 options:

- **Relatives or neighbours provide care at home.**
- **A nursing service provides care at home.**
- **You go to a nursing home.**

For example, the long-term care insurance pays for:

**Care allowance:**
If you are cared for at home by relatives or neighbours.

**Benefits-in-kind:**
Benefits-in-kind are paid if one is cared for at home by a nursing service.

**Other benefits for home care:**
Other benefits for home care:

- Disposable gloves
- Materials for disinfecting

**Technical aids include, for example:**
- Adjustable beds
- Toilet chairs
- Walking aids
- Walkers

**Inpatient benefits:**
Inpatient benefits are paid if you are cared for in a nursing home.
Advice on long-term care

People in need of care and family carers can seek advice on long-term care benefits. The advice is free. The consultants will come to you, as well.

More information is available at
- The long-term care insurance and health insurance providers
- The care support points.

Pflege-Stützpunkte finden Sie in verschiedenen Stadtteilen in Hamburg.

Help with disabilities

Do you or a member of your family have a disability? In Germany people with disabilities are supported; they get money. And they get help so they can organize their everyday lives.

More information is available at
- The long-term care insurance and health insurance providers
- The care support points.

EMERGENCY

You urgently need a doctor or there is an emergency

You cannot go to your doctor at the weekend, on public holidays and at night. If you need a doctor at these times, there are 4 options:
- The medical emergency service
- The emergency clinic
- The emergency room in a hospital near you
- The ambulance (for emergencies)

You urgently need a doctor or there is an emergency

The medical emergency service
The medical emergency service can be reached in Hamburg at this number: (040) 116 117

The emergency clinic
The emergency clinics are open:

Monday to Friday: 19:00 – 24:00
Wednesday: 13:00 – 24:00
Weekends/holidays: 07:00 – 24:00

The addresses are:
Notfallpraxis Altona
Streesemannstraße 54
22769 Hamburg

Notfallpraxis Farmsen
Berner Heerweg 124
22159 Hamburg
EMERGENCY

The emergency room in the hospital

You can also go to a hospital.
- First, register yourself in the emergency room.
- Show your health card and your ID card.
- Stay in the waiting room until the doctor examines you.

Maybe you are very ill and you cannot go to the hospital alone. In this case, call an ambulance. The health insurance provider pays for emergency treatment in the hospital.
Remember: Always carry your health card and your identity card with you.

The ambulance (for emergencies)
An emergency must be treated immediately.
Some examples of an emergency:
- Serious accident
- Life-threatening disease
- Poisoning

Call an ambulance immediately in the event of an emergency. The number is 112.

You have to answer these questions on the phone:
- What is your name?
- Where are you?
- What happened?
- How are you or the sick person?