



Steps to get medical aid

WHAT

In Germany you can decide for yourself which doctor, dentist or psychotherapist you want to visit. For their part, doctors are obligated to treat anyone who is insured.

GOOD TO KNOW

Doctors, psychotherapists and people working in doctors' practices must respect "doctor-patient confidentiality" In other words, they are not allowed to share information about you with anyone else – not even your family members or partner – without your permission.

Sometimes this also applies to information about the health of your children. For example, your 16-year-old daughter's gynaecologist cannot give you information about her examination results without your daughter's permission.

STEPS

Step 1: Find and chose the nearest family doctor (Hausarzt) or paediatrician (Kinderarzt). In general you are free to choose which doctor to see. Choose your family doctor carefully and have an in-depth talk with your doctor the first time you meet so that you can get to know each other. Your doctor should also be able to clearly explain the examinations you need and what your treatment options are.

Step 2: Schedule an appointment. Most practices set aside a few hours every day for people who come with acute problems ("Notfallsprechstunde"). You can usually come in without an appointment during those hours. But it is still a good idea to give them a quick call beforehand to let them know you are coming.

Step 3: When you go to a doctor's practice for the first time, you should take along your certificate of vaccinations (Impfpass) and – where available – the results of previous diagnostic tests. You should also be prepared to inform your doctor



exactly about what medication you take. Every time you need to see your doctor, you have to bring your valid health insurance card (Krankenversicherungskarte) with an electronic chip, in order to receive medical treatment. Should you forget it, you will be asked to bring it into the practice within ten days.

Step 4: If necessary, your family doctor may refer you to a specialist practice (Facharztpraxis) where the doctors are specialized in another field, such as gynecology, mental illness, or conditions affecting your ears, nose and throat. In that case, your family doctor will give you a letter of referral (Überweisungsschein) which you will have to show at the specialist doctor's practice.

Step 5: In some cases it can be a good idea to get a second opinion (see what a different doctor says), for instance if your diagnosis is not clear or you are faced with a difficult decision about treatment options. You are free to choose another doctor for a second appointment to compare the opinions and take the best decision.

Step 6: In addition to doctors and dentists, there are a number of other health care professionals, including physiotherapists, speech therapists, nurses and midwives. You will usually need a doctor's prescription for physiotherapy, speech therapy or home care.

The statutory insurers pay fixed amounts for some services such as dental prosthetics. Any additional costs must be paid out-of-pocket and depend on the type of dental treatment. Adults also usually need to make a co-payment for outpatient physiotherapy or speech therapy.

WHERE

At the practice of your chosen family doctor.

ATTENTION

In an emergency such as an accident or a life-threatening event like a heart attack, emergency services can be reached by dialling 112.



Description of the public health care system

WHAT

In Germany, health care is based on a decentralized and self-governing system run by a number of different players. The German health care system is divided into three main areas: outpatient care, inpatient care (the hospital sector), and rehabilitation facilities. The institutions responsible for running the health care system include the associations and representatives of various providers and professions, health insurers, regulatory bodies and the Federal Ministry of Health.

HOW

The health care system in Germany is based on four basic principles:

(1) Compulsory insurance: People generally must have statutory health insurance (gesetzliche Krankenversicherung – GKV) – provided that their gross earnings are under a fixed threshold (Versicherungspflichtgrenze). Anyone who earns more can choose to have private insurance (private Krankenversicherung – PKV).

(2) Funding from premiums: Health care is financed mostly from the premiums paid by insured employees and their employers.

(3) Principle of solidarity: In the German health care system, statutory health insurance members mutually carry the individual risks of loss of earnings and the costs of medical care in the event of illness. Everyone covered by statutory insurance has an equal right to receive care – regardless of their income and premium level. Premiums are based solely on income.

(4) Principle of self-governance: While the state sets the conditions for medical care, the further specific setup, organization and financing of individual medical services is the responsibility of the legally designated self-governing bodies within the health care system. They are made up of members representing doctors and dentists, psychotherapists, hospitals, insurers and the insured people.

The Federal Joint Committee <http://www.english.g-ba.de/> (Gemeinsamer Bundesausschuss G-BA) is the highest entity of self-governance within the statutory health insurance system.



GOOD TO KNOW

If you have to stay overnight in a hospital for treatment, it is referred to as “inpatient treatment.” Additional fees are charged for accommodation and meals that are not covered by statutory insurers. These fees are stipulated in a “contract” between the patient and the hospital before the treatment is carried out.

WHERE

In Germany, outpatient care is mainly provided by self-employed doctors, dentists, psychotherapists and other health care professionals in their own practices. Most doctors and dentists have a “Kassenzulassung” (statutory health insurance accreditation), enabling them to treat anyone with statutory health insurance. When they are ill or have other health problems, most people go to see their family doctor (Hausarzt) first. In Germany, general practitioners, internists and paediatricians are considered to be family doctors. These doctors can refer you to the right kind of specialist – like a dermatologist or gynaecologist – for particular medical problems. It is also possible to go straight to specialists without a referral. Inpatient care: Most hospitals in Germany treat all patients regardless of whether they have statutory or private health insurance. Large hospitals usually are financed by the state or municipality. Charity-run or church-run hospitals are operated by organizations like the Red Cross or religious groups. There are also many privately-run hospitals, some of which will only see patients who are privately insured. These hospitals are typically smaller and more likely to be specialized.

Description of the private health insurance system

WHAT

Additional to the statutory health care there also exists a private health insurance



system in Germany. About 11 % of people living in Germany have private health insurance (private Krankenversicherung, PKV).

WHO

Only people who fulfill certain criteria can have private health insurance. These group includes people whose gross income has been above a certain threshold for at least one year (for 2017 it is set to 57.600€/year). Self-employed people can have private health insurance too. If you would prefer not to have private health insurance, you can opt for statutory health insurance instead.

Family members are not automatically covered and have to be insured separately.

HOW

Private health insurance premiums are not based on income, but on age, general state of health and the requested health care services. These may include things like treatment by a senior consultant, a private hospital room, and special medical, dental or naturopathic treatments. The insurance benefits that are included are stipulated in the individual policy.

People with pre-existing medical conditions usually pay more than healthy people, and older people usually pay more than younger people.

GOOD TO KNOW

Since 2009, all private health insurers have been required to offer a standard basic insurance policy. The premium for the basic policy may not exceed the highest statutory health insurance premium. The basic policy must include the compulsory standard medical services covered by statutory health insurers.

WHERE

You are free to choose the provider for your private health insurance. You can find



a list of all private health insurances here:

<https://www.krankenkassen.de/private-krankenversicherung/pkv-liste/> (in German)



Health insurance cards

TREATMENT CERTIFICATE FOR REFUGEES (BEHANDLUNGSSCHEIN)

What

This certificate (Behandlungsschein) covers just acute pain and illness medical treatments for refugees. After 15 months living in Germany you can have a health insurance with all services.

Where

The Behandlungsschein is given out by the Department of Social Security (Amt für Wohnen und Migration):

City of Munich, Department of Social Security (Landeshauptstadt München, Sozialreferat, Amt für Wohnen und Migration)

Franziskanerstraße 6-8,
81669 München,

<https://www.muenchen.de/rathaus/Stadtverwaltung/Sozialreferat/Wohnungsamt.html> (in German)

ELECTRONIC INSURANCE CARD

What

The electronic insurance card proves that you are insured. The medical practices charge your insurer directly.

Where

Once you are insured at a health insurance you will get the electronic insurance card from your insurance.

EUROPEAN HEALTH INSURANCE CARD - EHIC



What

If you are insured in Germany you mustn't apply for e European Health Insurance Card. The chip is already included in your electronic insurance card.

Where

Once you are insured at a health insurance you will get the electronic insurance card from your insurance.



State compulsory system

WHAT

The health insurance fund covers all costs for medical treatment, a stay in hospitals or medicines, except for co-payment that you have to make. Most people in Germany are insured with a statutory health insurance fund.

WHO

All employees whose annual income does not exceed a specific amount (Versicherungspflichtgrenze) must have statutory health insurance. If you earn more, you can choose whether you would like to remain in the statutory health insurance fund or pay into a private health insurance fund. Freelance artists and journalists, students, unemployed and retired people can have statutory health insurance too. Spouses and children are also insured at no additional cost, as long as they do not earn any money, or earn too little. Children are covered up to a certain age, which will depend on whether they are still in education or vocational training. Children who are not able to care for themselves due to a disability can be insured through their parents no matter how old they are.

HOW

You are free to choose among the statutory health insurance companies. All of the statutory insurers basically offer the same comprehensive catalogue of standard medical benefits. But some insurers also cover the costs of additional things like travel vaccinations or sports and exercise programs. Others offer repayments or bonus programmes if you, for example, take part in a prevention course or have the recommended vaccinations done. It can also be worth comparing the different insurer's additional fees because these can vary.



GOOD TO KNOW

Medicines for children and juveniles under 18 are free of charge if they are prescribed by a doctor.

WHERE

You can find a list of all statutory health insurance here:

<https://www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/>
(in German)

On duty pharmacies in large cities

ON DUTY-PHARMACY SERVICE

WHAT

The on duty-pharmacy service ensures that you receive urgently necessary medicines outside normal opening hours, during the night, on weekends and holidays.

In Germany, there is a rotating system to guarantee that you will find an open pharmacy for emergencies during the whole year.

WHERE

There are several online search tools to find the nearest open pharmacy simply and quickly.

PHARMACY LOCATOR (APOTHEKENFINDER) OF THE APOTHEKERVERBAND

WHAT

By entering your location or ZIP-code you will find a selection of open pharmacies



close to you.

WHERE

<http://apothekenfinder.mobi/>

T: +49 (0)800 00 22833

Apothekenfinder-App

APOTHEKEN-UMSCHAU

WHAT

The next on duty-pharmacy can be found by entering your postal code and the desired date in the search box.

WHERE

<http://www.apotheken-umschau.de/Apotheken-Notdienst> (in German)

BAVARIAN NATIONWIDE PHARMACY CHAMBER (LANDESAPOTHEKENKAMMER)

WHAT

In the quick search you can have the five nearest daily on duty-pharmacies in Bavaria displayed for your selected location.

WHERE

<http://www.lak-bayern.notdienst-portal.de/blakportal/>

T: +49 (0) 089 92 6233

T: +49 (0) 089 92 6237

E: notdienst@blak.aponet.de



Dental first aid

WHAT

In case your local dentist practice is closed you will have to look for the dentist in charge. The the Federal Association of Statutory Insurance Dentists guides you to the nearest dental emergency service and after-hours service: dentist and/or hospital.

WHO

For anyone in case of serious dental problems

HOW

There are the following options: Local newspapers publish doctors, pharmacies in charge of first aid at nights, weekends and national holidays.

Or search for the nearest dental aid in Bavaria with your postal code here:

<https://www.notdienst-zahn.de/index.php?id=7&L=1> (in English)

WHEN

Dental emergency service is available 24 hours on all weekends, holidays and single days between holidays and weekends.

WHERE

Use the search engine <https://www.notdienst-zahn.de/index.php?id=7&L=1> (in English) to find out when the dentist will be in his or her surgery. Especially in large



cities additional emergency services are available on weekdays.



Emergency medical attention

EMERGENCY MEDICAL ATTENTION

What

In an emergency such as an accident or a life-threatening event like a heart attack, emergency services can be reached by dialling 112.

These phone numbers are for free of charge and available in the entire country.

They generally speak English and German.

Where

Use (a mobile) phone or the nearest public telephone or ask someone to lend a telephone and dial 112 (emergency calls are free of charge). Say your name, where you are and what happened. Concentrate on facts.

MEDICAL AID (NOTAUFNAHME)

What

In an emergency such as accidents, about to giving birth, cuts, allergic attacks you can head directly for the emergency department at hospitals

For anyone with serious problems, illness and injuries.

Depending on your seriousness which will be checked and evaluated you will have to wait until you are treated.

Where

Check the nearest hospital or call a taxi and go/drive to the emergency department entrance. Signs (Notaufnahme) guide the way.



List of different services

DEPARTMENT OF HEALTH AND ENVIRONMENT (REFERAT FÜR GESUNDHEIT UND UMWELT) IN THE CITY OF MUNICH

What

The Department of Health and Environment in the City of Munich specialist unit Migration and Health subsidises free interpretation services for their broad network of institutions providing ambulatory services for migrants.

Where

Referat für Gesundheit und Umwelt, Fachstelle Migration und Gesundheit
Bayerstr. 28 a
80335 München
T +49 (0)89 2339 6300

COMMUNITY INTERPRETING SERVICE (GEMEINDEDOLMETSCHER-SERVICE) OF THE BAYERISCHEN ZENTRUM FÜR TRANSKULTURELLE MEDIZIN E.V.

What

The centre has set up an interpreting service for health and social services in Munich. Provider of health and social services can make a request and the Zentrum für Transkulturelle Medizin will send a suitable interpreter for a small fee.

Where

Gemeindedolmetscher-Service
Landshuter Allee 21
80637 München
T +49 (0)89 1893 78760
E info@bayzent.de
<http://www.bayzent.de/dolmetscher-service/informationen/> (in German)



INTERCULTURAL SUPPLY (INTERKULTURELLE VERSORGUNG) OF THE STÄDTISCHES KLINIKUM MÜNCHEN

What

More than 100 trained employees with medical / nursing education and mostly native-speaker language skills offer free oral translations in more than 30 languages in all hospitals of the Städtisches Klinikum München for patients and relatives.

Where

Interkulturelle Versorgung

Kölner Platz 1

80804 München

T +49 (0 89 3068 2275

Hospitals (Klinikum) in city districts: Schwabing, Harlaching, Bogenhausen, Neuperlach

MIGRAMED

What

MigraMed Munich is an initiative of medical students of LMU and TU Munich. They serve refugees for medical questions and problems on a volunteer basis. The service includes support at doctor's visits, consultation hours and interpreting.

Where

E migramed.muenchen@gmail.com

<http://www.fachschaft-medizin.de/migramed/> (in German),

or on Facebook

Advocacy : Independent Patient Counselling Service Germany (Unabhängige



Patientenberatung – UPD

WHAT

The Independent Patient Counselling Service informs about all rights you have; e.g. when considering the different treatment options, particularly if they are expensive, it can be a good idea to go to a different doctor for a second opinion.

WHERE

PD Patientenberatung Deutschland gGmbH

Tempelhofer Weg 62

12347 Berlin

<https://www.patientenberatung.de/de> (in German, Russian, Turkish),

T +49 0800 011 7722 (German)



List of the most important rights

THE RIGHT TO SEE AND READ YOUR YOUR TREATMENT'S DOCUMENTS (EINSICHTSRECHT IN DIE BEHANDLUNGSUNTERLAGEN)

What

You can ask for any document which is related to your treatment at the doctor's that treats you.

THE RIGHT FOR INFORMATION AND CLEARING (RECHT AUF INFORMATION UND AUFKLÄRUNG)

What

Doctors are obliged to inform you at the doctor's that treats you.

THE RIGHT FOR SELF-DETERMINATION (RECHT AUF SELBSTBESTIMMUNG)

What

A medical treatment is only allowed after your (written) agreement at the doctor's or in the hospital.

THE RIGHT FOR PROFESSIONAL CONFIDENTIALITY (ÄRZTLICHE SCHWEIGEPFLICHT)

What

Doctors are not allowed to pass on information about you to others – that is to authorities, your employer or family members – without your permission. Sometimes this also applies to information about the health of your children. For example, your 16-year-old daughter's gynaecologist cannot give you information about her examination results without your daughter's permission.



List of support services and projects regarding health

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T +49 (0)89 233 96300

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Landshuter Allee 21, 80637 München
T +49 (0)89 1893 7876 0
E info@bayzent.de
<http://www.bayzent.de/dolmetscher-service/informationen/> (German)



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Klinikum Schwabing, Harlaching, Bogenhausen, Neuperlach

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WHERE

E migramed.muenchen@gmail.com ,

<http://www.fachschaft-medizin.de/migramed/> (in German), or on Facebook

INDEPENDENT PATIENT COUNSELLING SERVICE GERMANY (UNABHÄNGIGE PATIENTENBERATUNG – UPD)

WHAT

The Independent Patient Counselling Service informs about all rights you have; e.g. when considering the different treatment options, particularly if they are expensive, it can be a good idea to go to a different doctor for a second opinion.



WHERE

UPD Patientenberatung Deutschland gGmbH

Tempelhofer Weg 62, 12347 Berlin

T +49 0800 011 7722 (in German)

<https://www.patientenberatung.de/de> (in German, Russian, Turkish)

DEPARTMENT FOR HEALTH AND ENVIRONMENT (REFERAT FÜR GESUNDHEIT UND WOHNEN)

WHAT

The Department for Health and Environment offers service and information e.g. about patient's rights, complaining about treatments, prevention projects, infection prevention and more.

WHERE

Landeshauptstadt München

Referat für Gesundheit und Umwelt

Bayerstraße 28a, 80335 München

T +49 (0) 89 233 96300

<https://www.muenchen.de/rathaus/Stadtverwaltung/Referat-fuer-Gesundheit-und-Umwelt.html> (in German)

CUSTOMERS SERVICE (VERBRAUCHERZENTRALE)

WHAT

The customer's service informs about all customer's and patient's right on their website and in their local service offices. Some information are also available in English.

WHERE

<https://www.verbraucherzentrale.de/Gesundheit-Pflege-1> (in German).

Use the search engine with your postal code to find the nearest service office.



List of online resources regarding health

INFORMEDHEALTH.ORG

What

The bilingual website, the Institute for Quality and Efficiency in Health Care (IQWiG, Germany) fulfills part of its legal mandate to educate the public in matters of health. The website addresses both patients and (healthy) consumers by offering a wide range of different topics.

Where

<https://www.informedhealth.org> (in English)

LIVING IN GERMANY

What

Information on health in Germany

Where

<http://www.goethe.de/lrn/prj/wnd/idl/ges/enindex.htm> (in English, in German)

MAKE IT IN GERMANY

What

Information on health in Germany

Where

<http://www.make-it-in-germany.com/en/for-qualified-professionals/living/healthcare>



WELCOME TO GERMANY

What

Information on health in Germany

Where

<http://www.bamf.de/EN/Willkommen/GesundheitVorsorge/gesundheitsvorsorge-no-de.html>

VERBRAUCHERPORTAL

What

Explanation of the Health Insurance System in Germany.

Where

<https://www.1averbraucherportal.de/versicherung/krankenversicherung/en#> (in English, in German)