

Fundamental German healthcare system information

A stylized graphic of a stethoscope in blue and grey, with its chest piece positioned over a green speech bubble. The speech bubble contains the text 'Living in the Emsland' and 'Brief explanation: The German healthcare system'.

Living in the Emsland

Brief explanation:

The German healthcare system



DWK
Demografiewerkstatt
Kommunen

Emsland 

The Emsland logo consists of the word 'Emsland' in a bold, blue, sans-serif font, followed by a stylized graphic of two overlapping green and blue shapes that resemble a leaf or a drop.

Health insurance



The German healthcare system is unique: anyone who lives in Germany is entitled to basic medical services. Hence, most people are mandated to obtain insurance.

There are two plan options: statutory and private health insurance. About 90% of Germany's population are covered by a statutory health insurance plan.

Statutory health insurance plans are solidary alliances. Every member pays a monthly premium. The premium is based on the income. If you are employed, your employer will make a contribution. If you are a retiree, the retirement plan will make a contribution. If you are unemployed, you can apply for premium coverage through the Job Center or the Federal Labor Agency.

Your spouse and children (up to age 25) will receive free co-insurance if they do not have their own income. You will have to apply for co-insurance. Your parents and other relatives have to obtain their own insurance coverage.

All statutory health insurance plans cover the costs for same basic services stipulated in the law. This includes necessary doctor's visits, medications and surgery.

You will have to pay a prescription fee at the pharmacy for medications that are subject to prescriptions. Indigent individuals may request a prescription fee exemption from the health insurance plan.

Individual health services (IGeL) are special medical services you will have to pay directly as the patient. Prior to administering treatment, the doctor's office will tell you what services you will have to make a supplementary payment for. At that point, you can decide whether to use the additional service or not.

Asylum seekers are subject to special provisions. For the first 18 months of your stay in the Federal Republic of Germany, you only have limited healthcare entitlements pursuant to §§ 4 and 6 AsylbLG. As a rule, costs will only be absorbed for acute illnesses and pain, provided the competent municipality or city has approved you for cost coverage.

The family practice



The family practice

- Choose a family practice in your proximity.
- This family practice should be your no. 1 contact for all health issues.
- All physicians in Germany are subject to the Medical Privacy Act.

If you have any health issues, please call your family practice and make an appointment.

During the appointment, explain in detail to your physician the problems you or your child have and when they started.

If you do not or hardly speak any German or English, please bring along an adult who will translate for you.

The family practitioner will make a diagnosis and prescribe medications if necessary.

You may receive a referral to a specialist or to the hospital.

Always ask if something is unclear to you!

The specialist's practice

Specialized doctors provide services in a field of expertise. For instance, they treat cardiovascular problems, digestive and colon issues, skin problems, orthopedic and sports injury complaints, ear-nose-throat problems or mental health issues. If you suffer from certain conditions, your family practitioner will refer you to a specialist, where more concise exams and further treatment will be administered.

For instance, gynecologists conduct preventative exams, investigate and treat gynecological issues, support you during pregnancy and provide advice in all family planning, pregnancy and birth related matters.

To find specialists in your area, please use this online link: www.arztauskunft-niedersachsen.de/.

You can also ask for an address at your family practitioner's office.

Subject to your consent, the specialist will send a report to your family practitioner.

This will allow the family practitioner to continue your treatment.

Hospitalization



Hospitals provide the following services:

- Assistance in life threatening emergencies
- Surgeries
- Special examinations
- Inpatient services

German hospitals treat emergencies and grave illnesses. They also perform surgeries and conduct special examinations.

You will receive an inpatient referral from your family practitioner if you need surgery or a special examination at the hospital.

Important! Bring all important documentation to the hospital with you:

- Insurance card
- Referral
- A list of medications you are currently taking
- Your vaccination and allergy passport, if available
- Always ask if something is unclear to you!

Hospital treatment costs

All medical treatments and examinations as well as food served at the hospital are virtually free of charge to you if you have health insurance. Adults pay EUR 10.00 a day (for a maximum of 28 days per calendar year). If your income is very low, you may request an exemption from payment from your health insurance plan.

Special diets

If you do not want to or are not allowed to eat certain foods, please communicate this fact as soon as you are admitted to the hospital.

Visitation hours

Please respect the hospital visiting hours! The visitation hours for patients are usually displayed on a sign at the station entrance or at the reception. You must comply with these hours. If you are visiting someone, please be mindful and quiet to make sure all patients can recover.

Emsland hospitals

Hospitals in the Emsland can be found in Lingen, Meppen, Papenburg, Sögel, Haselünne and Thuine.

In the event of emergencies



An emergency is a life threatening state of health or an injury that requires instant medical treatment—for instance: broken bones, head injuries, strong bleeding, shortness of breath, poisoning, heart attack or unconsciousness. In the event of an emergency, call 112 (no area code).

Do **NOT CALL** first responders **UNDER ANY CIRCUMSTANCES** if you have merely forgotten to obtain a medication or want to bypass waiting times at a doctor's office.

Please remember: in life threatening situations, patients are assisted by male and female first responders. First responders will do whatever is possible to save lives. Do not ever interfere with their actions!

- In emergencies – and only for those – call the first responders at 112 (no area code). This is the number to use for all calls within Germany.
- Stay calm and state your name.
- Share where and in which condition the emergency patient is in.

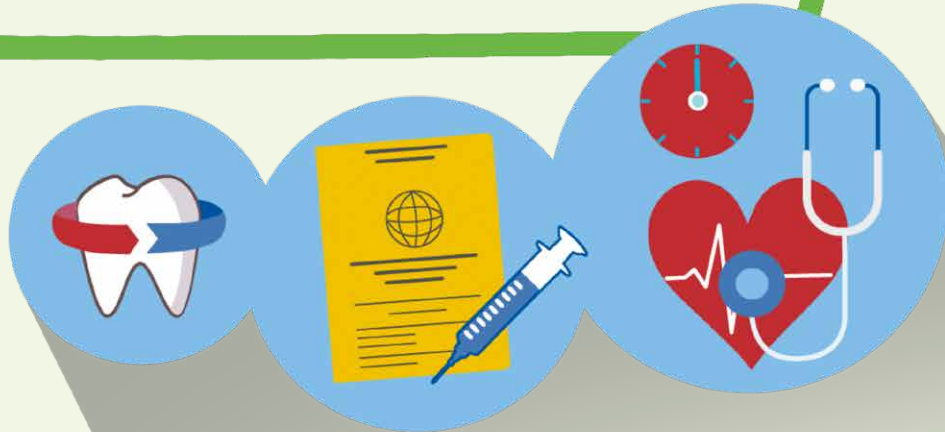
No emergency



If you need urgent medical care at night, on weekends or holidays and your doctor's office is closed, you can call the medical on call service in acute cases.

The number is 116 117 (no area code).

Health precautions



The statutory health insurance plans also cover the costs for health precautions. Preventative examinations and measures can detect grave diseases early and possibly prevent them.

Make sure you absolutely take advantage of the solutions offered by your family practitioner or specialist. This includes vaccinations, prevention and early detection exams for children and adults as well as pregnancy exams, dental check-ups and other measures.

Preventative and early detection exams

Your health plan will pay for exams that make it possible to detect illnesses, health issues and risk factors early. Please ask your family practitioner for preventative exams that are expedient for you.

Vaccinations

Vaccinations prevent diseases triggered by viruses or bacteria.

For instance, vaccinations protect against measles, rubella, whooping cough, post tick bite meningitis, tetanus and the flu.

If you and your children are vaccinated you prevent potential health problems resulting from these diseases.

Some vaccinations require multiple steps. Some may require a booster after a certain period of time. Your doctor's office will provide this information.

Vaccine recommendations and calendars can be found on the website of the Robert Koch Institute in multiple languages:

www.rki.de/DE/Content/Infekt/Impfen/Materialien/Impfkalender_mehrsprachig_Uebersicht_tab.html

Your health plan will absorb the costs of recommended vaccinations.

Your family practitioner will issue a vaccine passport, in which your inoculations are documented.

Pregnancy and birth

You are encouraged to confidentially discuss topics such as pregnancy, the desire to have a child and pregnancy prevention with your gynecologist.

The statutory health insurance plan will cover all pregnancy and birth related services. This includes pregnancy tests, preventative care, the actual delivery at the hospital and your midwifery services.

Every pregnant woman needs a midwife. The midwife will provide advice during your pregnancy, will attend the birth and will visit you at home post birth. Choose a midwife in your proximity early and reach out. A list of midwives in the Emsland region can be found at:

www.hebammenzentrale-emsland.de/

If you are pregnant, your gynecologist will issue a “mother’s pass” for you. Please bring this pass to every examination at the gynecologist. All exams, the progression of your pregnancy and the development of the child during your pregnancy will be documented in the pass.

Children’s health

After a child is born, the parents are given an examination booklet for the baby. It contains a directory of all preventative exams (U1 through U11) that should be performed in the first years of life. These exams are very important because they make it possible to detect health problems early and to treat them accordingly.

Your health plan will cover the costs.

The County of Emsland supports young families with advice. For where and how you can get assistance, please visit: www.kindernetz-emsland.de/.

For more detailed information, please consult: www.emsland.de/healthcare.

www.demografiewerkstatt-kommunen.de

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