

## Health Insurance in Germany

You will be insured with a statutory health insurance for your stay in the IUSP.

Advantages:

- Unlimited
- No prepayment with doctor needed. The doctor settles the bill directly with the health insurance company.

What is covered?

- Medical expenses
  - routine check-ups
  - emergencies
  - accidents
  - pregnancy and birth
  - hospital-based treatments
  - most prescription drugs
  - many vaccinations
- Dental care and check-ups
- Psychological care
- Eye examinations
- ...

Which benefits are covered and which do I have to pay for myself?

Most of the statutory health insurance benefits are standard services and compulsory for all of the insurance providers. The services covered include practice-based treatment by family doctors, specialists and psychotherapists, hospital-based treatment and – under certain circumstances – treatment in rehabilitation facilities. These services also include screening tests, necessary vaccinations (not travel vaccinations) and medical care related to pregnancy and birth.

Prescription drugs are nearly always covered. Treatments like physiotherapy or speech therapy and medical aids like prosthetic devices or hearing aids are also covered by statutory health insurances, as long as they are medically necessary and have been prescribed by a doctor. People have to pay a certain amount out of their own pocket for these things, though. This amount is fixed by law. The out-of-pocket costs for prescribed drugs range between five and ten euros, depending on their price. Children and teenagers under 18 do not have to pay these additional costs.

The services covered also include dental check-ups, dental treatment, gum treatment, and orthodontic treatment. When it comes to dental prosthetics, statutory health insurers pay a fixed amount. Before any dental work involving prosthetics is started, your dentist makes a treatment and cost plan which must be submitted to your insurer. The insurer then decides what costs it will cover, giving you a better idea of how much you will need to pay yourself.

If you have special requests – such as a private room in hospital, treatment by a senior consultant or certain dental treatments – you have to pay for them yourself. Private health insurance companies offer separate policies for some of these.

Because reimbursements for some services may vary from insurer to insurer, it can be worth contacting your insurer beforehand.