



Spitzenverband

DVKA

Deutsche  
Verbindungsstelle  
Krankenversicherung –  
Ausland



## **Going to Germany with your European Health Insurance Card (EHIC)**

Information leaflet on health insurance benefits  
for tourists, posted workers and students  
from an EU/EEA State or Switzerland

Updated on 01/2021

### What should you keep in mind before travelling to Germany?

If you fall ill during your temporary stay in Germany, you will receive necessary benefits in kind - medical or dental treatment, hospital treatment, and medicines - as provided for under German law.

You need a **European Health Insurance Card (EHIC) or Provisional Replacement Certificate (PRC)** issued by your healthcare insurer to receive these benefits. The EHIC is often displayed on the back of the national health insurance card. You can find information on the EHIC under: <http://ec.europa.eu/social/main.jsp?catId=653&langId=en>.

The EHIC equally covers benefits in kind that you receive due to a **chronic disease or preexisting condition**. Please note that you need to consult the healthcare provider before your stay in Germany for specific vitally necessary treatments that may only be provided in specialised healthcare facilities (such as kidney dialysis, chemo or oxygen therapy). You should contact a German health insurance fund of your choice in good time before your stay in Germany to make sure that you can easily claim benefits.

Your EHIC or PRC does not cover your **costs if you travel to Germany with the purpose of receiving medical treatment** there. This also concerns chronic or preexisting diseases. If you are planning to receive treatment in Germany, you should absolutely contact your healthcare insurer in your home country before travelling to Germany.

**Return transportation to your home country** is not included in the range of benefits available under statutory health insurance in Germany and is thus not covered by your EHIC or PRC.

### What benefits are you entitled to receive?

If you need **medical or dental treatment**, you should consult a doctor's practice that has a contract with statutory health insurance and show your EHIC or PRC. German doctors or dentists registered for treating patients with statutory health insurance in Germany are usually referred to as „Kassenarzt“ (statutory health insurance physician) or „Vertragsarzt“ (registered contract physician) or they indicate „Alle Kassen“ (“all health insurance funds”). This helps you recognise that these doctors are affiliated to statutory health insurance. The following search engines may, among others, help you when you are looking for a registered contract doctor or dentist:

- Search engine of the National Association of Statutory Health Insurance Physicians to find registered contract doctors <http://www.kbv.de/html/arztsuche.php> (only available in German)
- The search engine of the National Association of Statutory Health Insurance Dentists to find registered contract dentists <https://zahnarztsuche.kzbbv.de/search.php> (only available in German)
- The search engines of statutory health insurance funds to find registered contract dentists and doctors [https://www.gkv-spitzenverband.de/service/versicherten\\_service/suchmaschinen/suchmaschinen.jsp](https://www.gkv-spitzenverband.de/service/versicherten_service/suchmaschinen/suchmaschinen.jsp) (only available in German)

You also need to present your ID card/passport at the doctor's practice and choose a German health insurance fund at whose expense you would like to be treated. Your doctor will provide you with a bilingual form available in several EU languages on which you can select a health insurance fund and fill in your personal data. You should absolutely make sure that the information provided is complete and legible. A list of all health insurance funds that may be selected in Germany is available under: <https://www.gkv-spitzenverband.de/kassenliste>

You will be bound to the health insurance fund you have chosen for the duration of treatment.

Outside regular consulting hours, you may turn to an **out-of-hours service** (emergency service) by calling the number 116117 for free from anywhere in Germany (<https://www.116117.de/de/aerztlicher-bereitschaftsdienst.php>). In life-threatening situations (such as a stroke, a heart attack or a severe accident), please call the **ambulance service** by dialling the emergency phone number 112.

If the doctor treating you considers that you should further be **treated by a specialist physician**, the doctor will issue a referral. Please present this referral together with your EHIC or PRC and your ID card/passport at the specialist physician's practice.

If the doctor determines that you require **medicines**, he/she will issue you with a prescription which you can use at any pharmacy. Outside regular opening hours, you may receive medicines from the emergency pharmacy service. You can find the name of the pharmacy currently on emergency duty either displayed in shop windows of nearby pharmacies, in the local newspaper or under: <https://www.aponet.de/service/notdienst-apotheke-finden.html>.

If an illness becomes so serious that **hospital treatment** is necessary, the doctor treating you will admit you to a registered contract hospital. Please present the referral together with your EHIC or PRC and your ID card or passport at the hospital. In an emergency, you can go directly to a registered contract hospital with your EHIC or PRC.



### Which co-payments or fees have to be paid by you?

Benefit	Co-payment/fee
Therapeutic agents	<ul style="list-style-type: none"> <li>- co-payment amounting to 10% of the costs</li> <li>- plus € 10 per prescription</li> </ul>
Medicines and bandages	<ul style="list-style-type: none"> <li>- co-payment amounting to 10% of the costs</li> <li>- at least € 5, but not more than the actual costs</li> <li>- maximum of € 10</li> </ul>
Hospital treatment	<ul style="list-style-type: none"> <li>- € 10 per day for a maximum of 28 days per year</li> <li>- no costs met for optional services (such as treatment by the head doctor)</li> </ul>
Travel expenses	<ul style="list-style-type: none"> <li>- co-payment amounting to 10% of the costs</li> <li>- at least € 5, but not more than the actual costs</li> <li>- maximum of € 10 per transport</li> </ul>

These co-payments (apart from those payable for travel expenses) do not apply to children and young people under the age of 18. Expectant mothers for whom medicines, bandages or therapeutic agents are prescribed to treat pregnancy-related symptoms also receive these with no co-payment.

If you were unable to receive **treatment** as described here, but **had to pay yourself**, please have an invoice and receipt made out detailing the services provided. The institution responsible for your healthcare cover in your home country will then determine whether and if so what amount can be refunded to you.

### **What should you keep in mind when becoming unable to work while staying in Germany?**

If the physician treating you finds that you are unable to work, a corresponding incapacity for work certificate will be issued to you. You will have to send this certificate to your health insurance institution in your home country without delay.

### **What can you do if you forgot to bring along your EHIC?**

If you forgot to bring your EHIC, your doctor's or dentist's practice will bill you for the fee privately. In this case, you can ask your health insurance institution in your home country to send you a Provisional Replacement Certificate (PRC) as quickly as possible (e.g. by fax). If you submit the PRC to the registered contract doctor's practice by the end of the quarter (to a dentist within ten days) of first taking up his/her services, he/she is obliged to refund the fee to you.

## **Imprint**

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