

The German Health Service

The Federal Republic of Germany has a well-developed and socially supported health service. Medically, it is one of the best provided countries in the world. About 90 percent of the population are covered by insurance through the Statutory Health Insurance Scheme. Until the beginning of 1996 the Allgemeine Ortskrankenkasse (AOK), Ritterstr. 12, Phone: +49 341 141370 was responsible for all those covered by statutory health insurance who were not members of a company sickness benefit fund. Since January 1996 those covered by statutory health insurance can choose their own health insurance scheme.

Everyone insured is free to choose their own doctor or dentist from amongst the registered health service practitioners. Those who are privately insured can go to the doctor of their choice. The health insurance scheme pays the costs for treatment by a doctor or dentist, for medicines, medication and medical aids as well as for hospital treatment and many other kinds of treatment and preventive measures. In the statutory health insurance scheme patients have to pay a certain small fee for medicines and other items themselves if they are not exempt from this obligatory additional payment (Zuzahlungspflicht). There are, however, certain costs which are not covered, eg. costs for denture work, including crowns, and orthodontic work.

Health insurance

It is obligatory to have adequate health insurance cover for yourself and any members of your family accompanying you. As a student you are eligible for statutory insurance at the lowest current monthly rate. In Germany anyone who is covered by statutory health insurance is required to pay Nursing Care Insurance contributions, too. The objective of Nursing Care Insurance is to provide social security against the risk of needing nursing care which may arise as a result of a serious accident, illness, or old-age. Working on the principle that nursing care insurance follows health insurance, both types of insurance are managed by the relevant health insurance scheme. The fee for nursing care will be automatically included in your monthly insurance rate.

Students who have spent more than 14 semesters studying any one subject and who are over the age of 29 are not eligible for the Statutory Student Health Insurance Scheme (SKV). They are to get coverage from a private insurance agency. Students from countries which have concluded social agreements with Germany, including an insurance clause, can continue to be insured in their own countries. In order to do this a certificate confirming adequate insurance cover and an application form (E 128 for the EU) must be presented to the local AOK health insurance company in Leipzig. The AOK will then exempt you from statutory insurance and enable you to consult German doctors free of charge. Students from the European Union, who are no longer covered by statutory insurance, can choose to become a member of the AOK providing they can prove they had previous insurance (Vorversicherung) either covering 2 years within the past 5 years or one year prior to registering with the German insurance scheme. The other alternatives are:

- to get private health insurance. For some time private schemes have been offering lower tariffs to students over 29. HHL will assist you in getting insured by a private health insurance company.
- to bring private insurance from your home country. If you prefer to bring your insurance from home, you need to present the necessary "confirmation of health

insurance coverage" from filled-out and signed with you when registering at HHL. The form can be downloaded from the Internet .

Please note that, in either case (if buying private health insurance in Germany or bringing it from home) you will have to pay the doctor's bills in cash. You will only get reimbursed afterwards when turning in the medical bills to your health insurance company.

Kindly note, too, that illnesses contracted before entering Germany (Vorerkrankungen) may not be covered either by private or statutory insurance schemes. In some cases there are considerable waiting times before the costs of childbirth will be accepted. On no account should you spend time in Germany without health insurance cover as doctors' fees and medical costs can be extremely high! Advice on all questions pertaining to health insurance is available at the International Relations Department.

Important: Please note that you need proof of health insurance cover in order to register at the institution of higher education. When you register with a German health insurance scheme, however, they may require a certificate from the German institution confirming that you fulfil the requirements for studying in Germany. All you need is informal confirmation from HHL. The insurance scheme will then check your application. This all takes a great deal of time so make sure you account for it at the planning-stage!

Accident insurance

As a student you are covered by statutory accident insurance within the institution of higher education and on your way there to and from home.

Doctors and hospitals

Apart from general medical practitioners there are specialists. You do not have to go to a general practitioner first in order to be transferred to a specialist - you can consult the respective specialist directly. In most cases, though not all, you will have to make an appointment in advance. Especially with dentists and specialists this may take several weeks. If you are in acute pain or have had an accident you have to be treated immediately or at least get an appointment on the same day. You will find the names of doctors according to field of specialization in the telephone directory – the International Relations Department at HHL can also provide you with a list of english speaking doctors if necessary.

In Germany there are state, non-profit-making (denominational) and private hospitals. In Leipzig, there is a university hospital where you can be treated as an out-patient, too. Out-patient clinics are, however, not as common in Germany as in some other countries. University hospital is divided up into various specialist clinics, such as Dermatology, Dental Clinic, Psychiatric Clinic. If you are sent to hospital the health insurance scheme will cover the costs of accommodation, care and examinations, although you will have to contribute a small amount during the first 14 days if you are not exempt from additional payments. You will be accommodated in a double room or small wards with three or more beds; single rooms and private telephones cost extra. If you need urgent medical treatment at the weekend you can either ring emergency services or go to a hospital out-patients' department.

Alternative methods of treatment

Health insurance schemes have recognized the importance of health care and preventive measures. They contribute to the costs of yoga courses, for example, and even offer their members their own health care courses. Awareness of how effective alternative healing methods can be has grown and many schemes cover at least part of the costs for treatment like acupuncture, ozone therapy, homeopathic medicines etc. providing the therapy is conducted by a recognized medical practitioner. The extent to which the various health insurance schemes cover the costs of natural healing methods varies considerably. You are advised to make inquiries when you register.

Dispensing Chemists´

In Germany you can only get medicines at a dispensing chemist´s. Unlike many other countries the Apotheke is not a chemist´s shop or drugstore - that is a Drogerie and only sells vitamin tablets or perhaps simple cough mixture. There are three categories of medicines: on prescription only, only for sale at dispensing chemists´, freely-available. Medicines which are on prescription only will literally only be given to you if you bring the required prescription from your doctor. Depending on the cost you will have to pay a contribution of between 2 and 5 Euro for medicines and 10% of the costs of other remedies if you are not exempt from additional payments. Initially, private patients have to pay for their medicines themselves and then submit the receipts to the health insurance scheme for refund. The German Medical Preparations Act is very strict and some medicines which might be freely-available in your own country (antibiotics, for example) always have to be prescribed by a doctor here.

Dispensing chemists´ open from 9 am to 6.30 pm like shops. However, there are dispensing chemists´ in Leipzig open day and night for emergencies. If you are suffering from an insignificant pain, a cold, or a headache you do not necessarily need to go to a doctor; you can ask for advice from the highly-qualified personnel at the dispensary. But in cases of serious illness the dispensing chemist is no substitute for the doctor´s diagnosis and treatment.

"Social Clause" or "Hardship regulation"

For some years now patients have been called upon to contribute to the costs of medicines and bandages, medical aids and remedies, hospital stays, dentures and various other treatments. However, you can be exempted from these additional payments by your health insurance scheme if you fulfil the requirements of the so-called "social clause".

Emergency services

If you urgently need a doctor during the night, at the weekend or on public holidays the emergency medical services will assist you. You can find the addresses of the doctors on call in the daily newspaper under the heading "Emergency Medical Service" (Ärztlicher Notdienst or Ärztlicher Bereitschaftsdienst). Alternatively you can ring a doctor near you; the answering machine will inform you which doctors are currently on call. Under the heading Apothekennotdienst you can discover where you can get medicines in an emergency outside normal hours. Furthermore, there is a sign up at every dispensing chemist´s telling you which ones are on duty. Emergency call: in case of accidents or sudden illness where a patient cannot be transported by car you should ring the emergency number 112 for an ambulance. If you are on the motorway or a major road follow the arrows on the white kilometer-stones or posts to the next emergency call box.