

Health insurance

— DIE KRANKENKASSE

Health insurance (die Krankenkasse) is the system that pays for medical treatment in Germany; most employees belong to the statutory scheme (GKV).

If you are ill for more than three calendar days, you need an AU sick note — it is what your employer recognises, and some employers ask for it from day one. And unlike in many countries, where your employer simply hands you a plan, in Germany you pick your own fund, and the procedure depends on which one it is.

CONTENTS

- 01 Right now: two systems, one choice 02 Your card and your fund
- 03 You're ill: who expects which paper 04 At the pharmacy: Zuzahlung
- 05 The part nobody tells you: when a letter arrives, a clock starts 06 What to do this week
- 07 Test yourself

01 00:10

Right now: two systems, one choice

⚡ SHORTCUT Almost every employee is in the **statutory system** (gesetzlich). You choose the fund, and the basic cover of every fund is set by law — the differences are in extra services and a small part of the premium.

SYSTEM	IN GERMAN	WHO
Statutory	gesetzliche Krankenversicherung (GKV)	most employees — the default
Private	private Krankenversicherung (PKV)	high earners, civil servants, self-employed

gesetzlich means “statutory / public”, not “legal” in the everyday sense. In the statutory system **family members can be covered for free** (die Familienversicherung) — in the private system every person pays separately. For families arriving from abroad, this is the biggest difference.

02 01:10

Your card and your fund

When you sign up, a card arrives by post: **die elektronische Gesundheitskarte, eGK** for short. In everyday life everyone calls it **die Versichertenkarte**. It is the first thing asked for at every doctor's visit.

TERM	IN ENGLISH	WHERE YOU MEET IT
die Krankenkasse	health insurance fund (the insurer)	the sender of your letters
die Versichertenkarte	insurance card	the doctor's reception desk
die Versichertennummer	insurance number	on every form
der Beitrag	premium (contribution)	on your payslip and in letters
die Zuzahlung	copay	at the pharmacy
die Befreiung	exemption	once you hit the copay limit
die Familienversicherung	family cover	for spouse and children

Switching funds is possible and costs nothing: **Ich möchte die Krankenkasse wechseln.** The new fund usually handles the paperwork with the old one **for you.**

03 02:20

You're ill: who expects which paper

Being ill in Germany means **two separate steps**: telling your employer and seeing a doctor. They are not the same thing, and the order matters.

STEP	TO WHOM	WHEN
1 - Tell	your employer	on day one , before work starts — by phone or email
2 - Get the note	from the doctor	die Arbeitsunfähigkeitsbescheinigung (AU)
3 - The note travels by itself	the doctor sends it to the fund , your employer retrieves it there	electronic since 2023 (eAU) — on statutory insurance you carry no paper

From which day a note is required depends on **your contract** — some workplaces want one from day one. Read the clause that mentions **Krankmeldung** or **Arbeitsunfähigkeit** once; don't go by memory.

- ✓ **Guten Morgen, hier ist Yıldız. Ich bin heute krank und kann nicht zur Arbeit kommen.**
Good morning, this is Yıldız. I'm ill today and can't come to work.
- ✓ **Ich gehe heute zum Arzt und sage Ihnen dann, wie lange ich krankgeschrieben bin.**
I'm going to the doctor today and will tell you afterwards how long I'm signed off.



TRAP 1

"I'm sick" is not enough

In Germany, reporting an illness has **two parts**: telling them (**die Krankmeldung**) and the doctor's document (**die Arbeitsunfähigkeitsbescheinigung**; since 2023 the doctor sends it to the fund electronically). Someone who does the first and skips the second can end up counted as **absent without leave**.

× Ich habe angerufen, das reicht doch?

I called, isn't that enough? → No, the document is needed too.

The document is called **AU** everywhere. As you leave the doctor, it is enough to ask "**Brauche ich eine AU?**" — everyone knows what you mean.

ADVERTISEMENT

728 × 90

04 03:50

At the pharmacy: Zuzahlung

Prescription medicine in Germany is not completely free: you pay a small **copay** — **die Zuzahlung**. The insurance covers the rest.

SITUATION	PHRASE	IN ENGLISH
Handing over a prescription	Ich habe ein Rezept.	I have a prescription.
Asking about cost	Muss ich etwas zuzahlen?	Do I have to pay anything extra?
Exemption	Ich bin von der Zuzahlung befreit.	I'm exempt from the copay.
Cheaper equivalent	Gibt es ein günstigeres Medikament?	Is there a cheaper medicine?

If the copays you pay in a year pass a certain limit, you can get an **exemption (die Befreiung)**. For that you have to keep your pharmacy receipts and apply to your fund — nobody reminds you.



TRAP 2

Throwing away receipts

The exemption does **not come by itself**. Your fund does not automatically add up what you paid in copays over the year — **you document it**. Whoever throws away the pharmacy receipt loses the entitlement.

- ✓ **Ich möchte eine **Zuzahlungsbefreiung** beantragen.**

I'd like to apply for a copay exemption.

- ✓ **Welche Unterlagen brauchen Sie dafür?**

Which documents do you need for that?

05 05:10

The part nobody tells you: when a letter arrives, a clock starts

Letters from your fund are written in a friendly tone, but they often hide a **deadline** inside. Textbooks don't teach you these words, yet this is usually the only line of the letter that matters.

WHAT YOU SEE IN THE LETTER	WHAT IT MEANS	WHAT TO DO
innerhalb von zwei Wochen	within two weeks	the clock is running — put it in your calendar
bitte reichen Sie ... ein	please submit ...	a document is being requested
andernfalls	otherwise	a consequence will follow — pay attention
Rückmeldung	feedback / reply	an answer is expected
der Bescheid	official decision letter	there may be a deadline to object

Most of these phrases are built with the passive and the genitive — the backbone of official German. Those two pieces of grammar are enough to understand the letter.

The second unspoken thing: **not answering a letter you don't understand is the worst option**. Writing to your fund to ask for more time or an explanation is completely normal, and your German does not have to be perfect:

- ✓ **Ich habe Ihr Schreiben vom 12.08. erhalten, aber nicht ganz verstanden. Könnten Sie es mir bitte einfacher erklären?**

I received your letter of 12 August but didn't fully understand it. Could you please explain it more simply?

- ✓ **Könnten Sie mir bitte mehr Zeit geben? Ich muss die Unterlagen noch besorgen.**

Could you please give me more time? I still have to get the documents.

What to do this week

This topic sinks in when you **go through your own documents**. Five minutes:

- Get out your insurance card: what is the fund called, and where does the **Versichertennummer** appear?
- Find the **Krankenversicherung** line on your payslip — that figure is what this page is about.
- **Write your sick-call sentence now** and keep it ready by the phone: **Guten Morgen, hier ist ... Ich bin heute krank ...**
- Set aside an envelope for pharmacy receipts — that is the only requirement for an exemption application.
- Open the latest letter from your fund and find the **date and the deadline** in it. If you don't understand it, write back with the sentence above.

- ① The full conversation in the doctor's office is on the German at the doctor's page; the phrases for booking are on the appointment page.

07 BUILD

Build the sentence yourself

Tap the words and put them in order. This is the hardest part of German — and there are no options to pick from, **you** build it.

TAP THE WORDS

TAP THE WORDS

TIPS

Know this before the test

The core of the topic in three lines, then the mistakes people make most often.

01

Statutory and private insurance

gesetzliche
Krankenversicherung
charges by income and can
cover your family; private
insurance prices by risk.
Most employees are in the
statutory system.

02

When you're ill, the order is: tell → doctor → eAU

First **tell your employer**
(before work starts), then
see the doctor. The doctor
sends the **AU** to the fund
electronically (**eAU**) and
your employer retrieves it
there — you carry no paper.

03

No card, no appointment

die Versichertenkarte is
handed to reception at
every visit. Without a
card, the visit can be
billed privately.

Ich bin bei der AOK
versichert.

By law you need it if the
illness lasts more than
three calendar days
(weekends count), at the
latest on the next working
day; your employer may ask
for it from day one.

die
Arbeitsunfähigkeitsbescheinigung
(AU)

Haben Sie Ihre
Versichertenkarte dabei?

04

Zuzahlung and exemption

You pay a small copay (die
Zuzahlung) on medicine
and treatment. If the total
passes a set share of your
yearly income, you apply to
your fund with the receipts
and get an exemption.

die Zuzahlungsbefreiung

~~✗ Ich bin in der AOK versichert.~~

✓ Ich bin bei der AOK versichert.

Being insured with a fund is expressed with
bei + dative.

~~✗ I'll get the AU once I'm better.~~

✓ You get the AU from the doctor
within the deadline.

If you get it too late, the absence can count
as **unexcused**. The deadline in your contract
is binding. You don't deliver it yourself: since
2023 your employer retrieves it
electronically from the fund (eAU).

~~✗ At the doctor's, "Überweisung" is a
bank transfer.~~

~~✗ When I'm ill I go to the doctor first
and call my employer later.~~

✓ At the doctor's, "Überweisung" is a referral to a specialist.

The same word means a transfer at the bank; in medicine it means a referral.

✓ You tell your employer first, then go to the doctor.

The duty to report arises **before work starts**; a doctor's appointment does not postpone it.

07 06:20

Test yourself

Tap an answer — we will look at why together.

+7

Finish the topic: take the full test

13 questions · timed · exam style · 60% finishes the topic



ADVERTISEMENT

728 × 250

GENAU — NOT RULES, THE MOMENT IT CLICKS.
GENAU · FREE GERMAN LIBRARY