

Health Care In Germany Equals High Quality Care

All of Germany residents have the opportunity to experience excellent health care in Germany. The universal access available makes healthy living readily yours. It is probably the best in all the world.

When working in Germany, and earning below €3,862 monthly, you will need to join a statutory sickness fund. This doesn't include you if you are a permanent civil servant or are self-employed, however.

Those who make enough income invariably opt to get private insurance, but many like to stay in the state system. Only about 10% go with private insurance. The cost isn't cheap no matter which way you go, yet private insurance *is* usually cheaper.

Sickness funds within the health care in Germany usually are based on a percentage of income. The average is 14% but vary somewhat from fund to fund.

Since this German system is considered one of the best in the world, it could be that it's worth whatever you put into it. The extensive network of hospitals and numerous doctors makes it simple to get the care you need.

Hate waiting lines? You won't find them here! You won't go on waiting lists for the latest treatment, since the top medical facilities fall under the statutory health insurance coverage. And everyone has access to this system, no matter his or her income or status in society.

Health care costs are very expensive for doctors, hospital stays and medicines, though. If you are going to pay out of pocket, you'll find it is the most expensive in the world. And all care must be paid for, by you personally or your insurance. Nothing is free.

Because health care in Germany is so expensive, if you are a traveler, you should most certainly make sure you come with a full health care insurance of some kind. If in an accident or getting ill, you may find yourself in a financial disaster.

When workers have such a large percentage taken from their income, they make demanding patients, as they expect fast treatment and much value for their hard-earned money. They can easily go elsewhere if they don't like the service they get in one clinic or doctor's office.

It's easy to make a choice of a doctor right for you, because a German is free to go to any doctor they like. They can even just walk in off the street, or call up for a same-day appointment.

If you want to see a specialist for some reason, you don't need to go to a general practitioner first. You would need to see a GP first if entering a hospital for a stay (unless you suffer from a heavy injury or accident, of course). You won't find many out-patient services in German hospitals.

Compared to other countries, Germany perhaps has the most practicing specialists than anywhere else. In the UK, there are about 1.5 specialists to every one thousand people. In Germany it's 2.3 to every thousand.

Although rich people pay more into the health care in Germany to subsidize the poor, this system is very successful. It is the oldest and most established of universal health care methods.

You will be assured when traveling or [living in Germany](#) that you will have the best of care. Health care in Germany is one of the best obtainable, and although you will hope you won't need to take advantage of it for some emergency, it's good to know it's there.