

## Medical Insurances

The state medical services in Germany are excellent and treatment is usually quick and comprehensive but like everything else in life it has to be paid for. Each time you visit the doctor or dentist you have to show a card which tells them who to charge for your treatment and also you have to pay a fee of ten Euros, at present, for the first visit in each quarter, as far as I am aware. How to avoid this payment will be covered in another area I believe.

To use the medical services therefore you have to be in possession of a valid proof of your medical insurance or be prepared to pay the cost of any treatment yourself. Treatment as a private patient is easy to arrange and although it is not cheap it is a possible alternative to paying into an insurance scheme. However the cost of medical insurance is a deductible expense from income tax.

An EU citizen coming to Germany should bring with them an E111 or E106 from their home country so that they are covered in the event of an accident before they have set up more permanent arrangements, a non EU citizen should take out travel insurance in his own country if it is possible to get medical cover for a long stay in a single country so that they are covered for the first few weeks. The Department of Health website <http://www.dh.gov.uk/> is the place for more detailed information on these forms.

If you take up an employed position in Germany your employer should deduct medical insurance for one of the state sponsored schemes from your wages e.g. Barmer or AOK. Make sure that you get the card within about six weeks of starting work as employers have been known to deduct the money but not send it on so the employee has not been covered when they thought that they were. The amount that will be deducted is quite high in comparison with the UK but it is a set amount and the employer is obliged to deduct it and send it on for you plus his own contribution. Once you have been covered by one of these schemes for even a short time it is possible to carry on with them if you lose your job or decide to become freelance. If you lose your job and are in receipt of unemployment or social payments I believe the payments are credited to your medical insurance account and if you become self employed you then have to pay both contributions the employers plus the employees this is a % of your taxable income.

Private medical insurance is also available for freelancers in Germany. It is generally expensive as for Germans it is the prerogative of the well-paid employee or self-employed person. You can obtain quotes for this insurance from most local insurance brokers. Be warned the cost rises steeply with age and some medical conditions might not be coverable. Another factor to bear in mind is that insurance contracts once taken out in Germany tend to be valid for a year so you might still have to pay even if you change your mind about the scheme.

You are also expected to take out 'Pflege vers....' long-term care insurance. If you are covered by one of the German insurance companies, they will

deduct this automatically, it is not normally included in schemes from international insurance companies.

### International insurance companies

International insurance companies will cover ex-pats. from many countries in Germany. You can make individual arrangements with them yourself or get together with a group of others and try for a group scheme. You must be aware that existing conditions may not be covered immediately on taking out the scheme and also that routine care, dental care for example may be excluded. It is certainly a case of 'Buyer beware' and of making sure you read all the small print very carefully before taking out a scheme. This also not a cheap option you might find yourself looking for a new scheme each year which can be time consuming but it is an option which should be explored.