

Features	Statutory (Gesetzlich)	Private
Cost	Starts from approx 100€ per month	Starts from approx 30€ per month
Cover	The costs of treatment, illnesses, accidents, medications. Treatment costs are usually fixed	Reimbursement for the costs of treatment, illnesses, accidents, medications. Cover for treatments and their percentage differ from company to company
Type of cost reimbursement	Settles the bill directly with the healthcare provider, usually via your chip card	Depends on the company. Usually, the bill is taken from the healthcare provider and submitted to the company for the reimbursement
Who qualifies?	Typically, anyone	<ul style="list-style-type: none"> - Employees with gross annual income above ~69,300€ (2025 threshold) can opt out of statutory and go private. - Self-employed persons and freelancers (no income threshold). - Civil servants (Beihilfe eligible – partial reimbursement from the state). - Students (optional under certain conditions; often switch after age 30) <p>All subject to your health, age, pre-existing conditions. Risk assessments applies.</p>
Limitations	The costs of treatment for pre-existing conditions can be reimbursed	The costs of treatment for pre-existing conditions will not be reimbursed