



Key differences between SHI and private health insurance

About 90% of the German population are insured with a statutory health insurance (SHI) fund.

The remaining 10% have private health insurance.



Private health insurance is an option for everyone who is not compulsorily insured in SHI, mainly

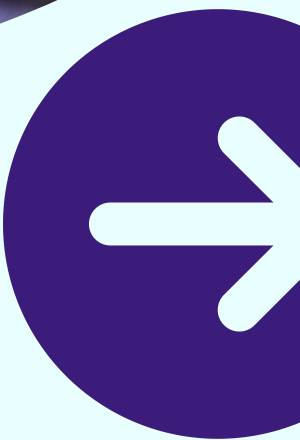
- government officials, judges,
- self-employed, freelancers
- employees with a gross income above the annual income limit

While private insurers have to accept everyone who meets the requirements for the base tariff, they can reject applicants based on their prior medical history, age, etc. for other types of tariffs.





- The premiums are individualized for each person based on
- their risk, considering age, disability and illness.
 - which services are included and covered by the insurances,
 - amount of excess.



Key differences

	SHI	Private health insurance
Services	• Outpatient services in EBM	• Outpatient services in GOÄ
	• All inpatient services, unless excluded by G-BA • Funds can offer additional services	
Receiving treatment	free choice within KBV or KZBV, but needs referral from GP	• free choice of clinicians and hospitals • faster appointments
Insurance premiums	Based on income	Based on individual risk
Availability	Compulsory for most people	Base tariff open to everyone eligible for private insurance

Want to find out more?

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or get my **Free Guide to German HTA system**

A detailed guide to the 10 most commonly asked questions regarding early benefit assessments

