



Verband der Privaten
Krankenversicherung



Spitzenverband

Information sheet on health insurance in Germany for prostitutes (Merkblatt zur Krankenversicherung in Deutschland für Prostituierte)

Everybody who lives in Germany has to be protected against illness and have health insurance.

There are two systems for this in Germany:

- Statutory health insurance (GKV) and
- Private health insurance (PKV).

Whether you take out GKV or PKV depends on a number of factors. One is whether you are employed or self-employed.

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Insured with GKV (In der GKV versichert)

Employed prostitutes (Angestellte Prostituierte)

As a rule, people who are employed in Germany have statutory health insurance. This applies, for instance, if you have an employment contract with an establishment that offers sexual services. This means you have a superior who gives you instructions. From an insurance point of view, you are considered to be an employee. In this case, your employer registers you with the statutory health insurance. There are currently approx. 100 statutory health insurance companies to choose from. Here, the so-called right to choose a health insurance (Krankenkassenwahlrecht) applies.

A percentage of your pay is deducted as health insurance contributions – up to the maximum income threshold (4,350 euros per month in 2017). Your employer pays half of this. If your health insurance company charges a supplementary contribution, you must pay for this yourself. The employer deducts your share of the health insurance contributions from your pay and pays the full amount to the responsible health insurance company. The same applies to nursing care insurance.

The health insurance company issues its members with an electronic health card. With this card, you receive almost all services (such as medical and dental treatments from established practitioners) free of charge. Statutory supplementary payments are only charged for a small number of services, such as for medicines or a hospital stay.

Self-employed prostitutes (Selbstständig tätige Prostituierte)

You may be self-employed, rather than an employee. This is the case in particular if you do not have a superior who gives instructions, i.e. you can choose when and where you work and do not have to fit into the daily operations of a business. In this case, you have to sort out your own health insurance.

This can, for example, be a voluntary insurance with GKV. As with employees, a percentage of your income is deducted for your health and nursing care insurance contributions. If you are self-employed, however, not only your work income, but rather all your earnings are taken into account. Since you do not have an employer, you pay your contributions yourself in full.

Your health insurance issues you with an electronic health card, which generally gives you access to all services for free – apart from a small number of services for which a supplementary payment is due.

Please note: To ensure uninterrupted insurance coverage, you should get in touch with your current health insurance company very promptly. They will explain to you the options for health insurance for the self-employed and check that you meet the requirements.

Occasionally, people living in Germany are not covered by a health insurance, for example if they withdrew from statutory health insurance before 1 August 2013. In this case, you should contact your most recent health insurance company immediately. The health insurance company will check whether you meet the requirements for membership in GKV.

Special rules may apply to self-employed prostitutes who have not yet been covered by health insurance in Germany – for example because they moved here from abroad. If you are a citizen of an EU country, Iceland, Lichtenstein, Norway, or Switzerland, you may be able to become a member of GKV under some circumstances.

You must have had health insurance in your home country when you left and be able to prove this. In this case, you will have to immediately seek health insurance.

You can generally choose between approximately 100 statutory health insurance companies. The health insurance company you select will explain to you the options for becoming a member and discuss with you how to proceed. The statutory health insurance company will not ask you to undergo a medical examination.

Insured with PKV (In der PKV versichert)

Anyone who is not subject to compulsory insurance with GKV can take out private health insurance.

This applies specifically to the following groups of persons:

- Employees with an income above the limit for mandatory insurance (57,600 euros in 2017),
- The self-employed and freelancers,
- Those who were most recently insured privately and who are currently not covered despite the obligation to take out insurance,
- Persons who have so far not been covered by statutory or private insurance in Germany if their occupation generally exempts them from insurance. This applies to the self-employed, for example.

There are currently more than 40 private insurance companies in Germany offering health insurance. You can choose any of them. Because every insurance company has its own rates and is free to choose which services it wants to offer, it is worth comparing them.

Employed prostitutes (Angestellte Prostituierte)

If you have an employment contract (for example with an establishment that offers sexual services) and you work under a superior, you can take out private health insurance if your annual income is above the limit for mandatory insurance. Up to this limit, you as an employee are obligated to take out insurance with GKV. In 2017, an annual income of 57,600 euros is the limit for mandatory insurance. If you regularly earn more than that, you can take out health insurance with a private insurance company.

In contrast to GKV insurance, private health insurance contributions are not a percentage of your income. Your contribution is calculated for you personally, and it depends on the range of services your chosen rate covers, how old you are, and your state of health when you join. For this reason, the amount of your contribution is something only the insurance company can tell you. The level of coverage is largely up to you; for example, you can agree on an excess. This also allows you to lower your insurance premium, which you can also do throughout the time you are insured.

The employer also pays some of the health insurance costs of privately insured employees. The employer pays half of the actual contribution, provided the amount is no more than the cost of the statutory health insurance.

The member companies of the PKV association meet all the requirements under § 257 para. 2a SGB V, which means you are legally entitled to this allowance if you enter into a contract with a company that is a member of the PKV association. The same applies to your private nursing care insurance:

Here, too, your employer pays a contribution.

Another benefit of being insured with PKV is that your insurance coverage is guaranteed for life and cannot be reduced later.

Most PKV companies issue the "private insurance card" (Card für Privatversicherte) to their fully insured members and many supplementary insured persons. Using the card is voluntary, both for you and the attending doctors and pharmacists. You can be treated even if you do not carry the card with you.

Self-employed prostitutes (Selbstständig tätige Prostituierte)

If you are self-employed rather than employed, you can always take out private health insurance, regardless of your income. If you are a self-employed person, the insurance company calculates your personal contribution based on a number of factors, such as the range of insurance services, how old you are, and your state of health when you join, regardless of your income.

If you are self-employed, you pay the full amount, both for PKV and GKV. You do not receive any subsidies. Your private insurance coverage can be based on your needs and wishes, and you have a say in how much you pay in.

In other respects, whether you are insured with PKV as a self-employed person or an employee makes no difference. You benefit from the extensive choices regarding which services are covered and you largely decide what insurance coverage to take out. As you get older, you can adapt your insurance coverage to your circumstances.

PKV basic rate (Basistarif der PKV)

Taking out private health insurance is always voluntary for both parties. If you apply for insurance coverage, but you do not like the insurance company's offer, you are of course under no obligation to accept it. Similarly, the insurance company has the right to reject your application. Despite the voluntary nature of this process, there are certain circumstances under which you are entitled to be accepted by PKV.

PKV has a social rate, meaning that under certain circumstances, the PKV companies are obligated to enter into a contract: the basic rate.

The insurance companies have to accept your application for the basic rate if you

- do not have health insurance and you are not permitted to take out statutory insurance or
- are submitting the application within six months following the start of your voluntary insurance with GKV or
- are privately insured and took out your current insurance after 31 December 2008.

The insurance benefits of the basic rate are equivalent to those of GKV.

Although the insurance company cannot reject an application and cannot charge risk premiums, it does have to carry out a medical examination. The results of the examination become relevant if you want to change to a different rate at a later time. If you refuse to answer the questions about your health, the company has the right to refuse to insure you.

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