

Health insurance made easy

The electronic health insurance card

If you live in Germany or want to study or work here, you need health insurance. And everybody who has public health insurance in Germany receives such a card: The electronic health insurance card – the so-called e-health card.

This card is personalized. It includes your name and your health insurance provider – for example BARMER. If you are 15 or older, your photo is included on the card. Furthermore, your address and date of birth are also saved on the chip in the card.

What to do with the e-health card? If you need to see a doctor, an approved therapist or visit a hospital, just show your card. At the reception, the card will be scanned. And then you can receive all necessary medical services. The billing for these services is settled directly between the doctor and your health insurance provider.

You do not need to pay at the doctors – all you need is this card. Everything that's medically necessary is covered. Therefore, we recommend that you carry it with you all the time. Sometimes doctors also offer additional treatments on a private bill.

However, they have to inform you in advance about the additional costs. Then you can choose whether you would like to receive the special treatment or not. The e-health card is valid from the first day of your insurance coverage. However, it can happen that the card is issued after your arrival in Germany, for instance if your address is not permanent yet. In the meantime, we are happy to send you a temporary certificate for treatment, if you need it. It works just like your e-health card.

Just hand in the document to your doctor, hospital or approved therapist. Also good to know: on the back side of your e-health card, you will find the European Health Insurance Card. If you plan to travel in the European Union, always carry the card with you so that you can be treated in case of an emergency.

Do you have any more questions about health insurance in Germany? Don't hesitate to contact us. We're always happy to assist you.

BARMER. Your partner in health insurance.