

Health insurance made easy

How to pay contributions for my health insurance

In Germany, everybody needs health insurance. Most people are covered by a public health insurance provider, for example BARMER.

How you pay the contributions depends on whether you are a student, an employee or self-employed. Here, we explain how it works for employees. For a better understanding, let's first have to look at the social security system in Germany. There are five so-called social security pillars. Besides health insurance, there is long-term care insurance, pension insurance, unemployment insurance and accident insurance.

Every employee is required to pay contributions towards each pillar – with the exception of accident insurance. Employees and employers share the contributions equally. The good thing: these social security pillars are designed to protect you from financial hardship – whether you get very sick, become unemployed or retire.

All payments which are made today are directly invested in the system. In Germany, we call this “The Solidarity Principle”. Now, how do you pay contributions to these social security pillars, including your health insurance?

The good thing: You don't need to do anything! Your employer takes care of the payments automatically. The net salary, which you receive in your bank account, has already had the social security contributions and taxes deducted.

Contributions and taxes amount to about 40% of your gross salary. You can find details about your individual payments on your income tax statement.

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.