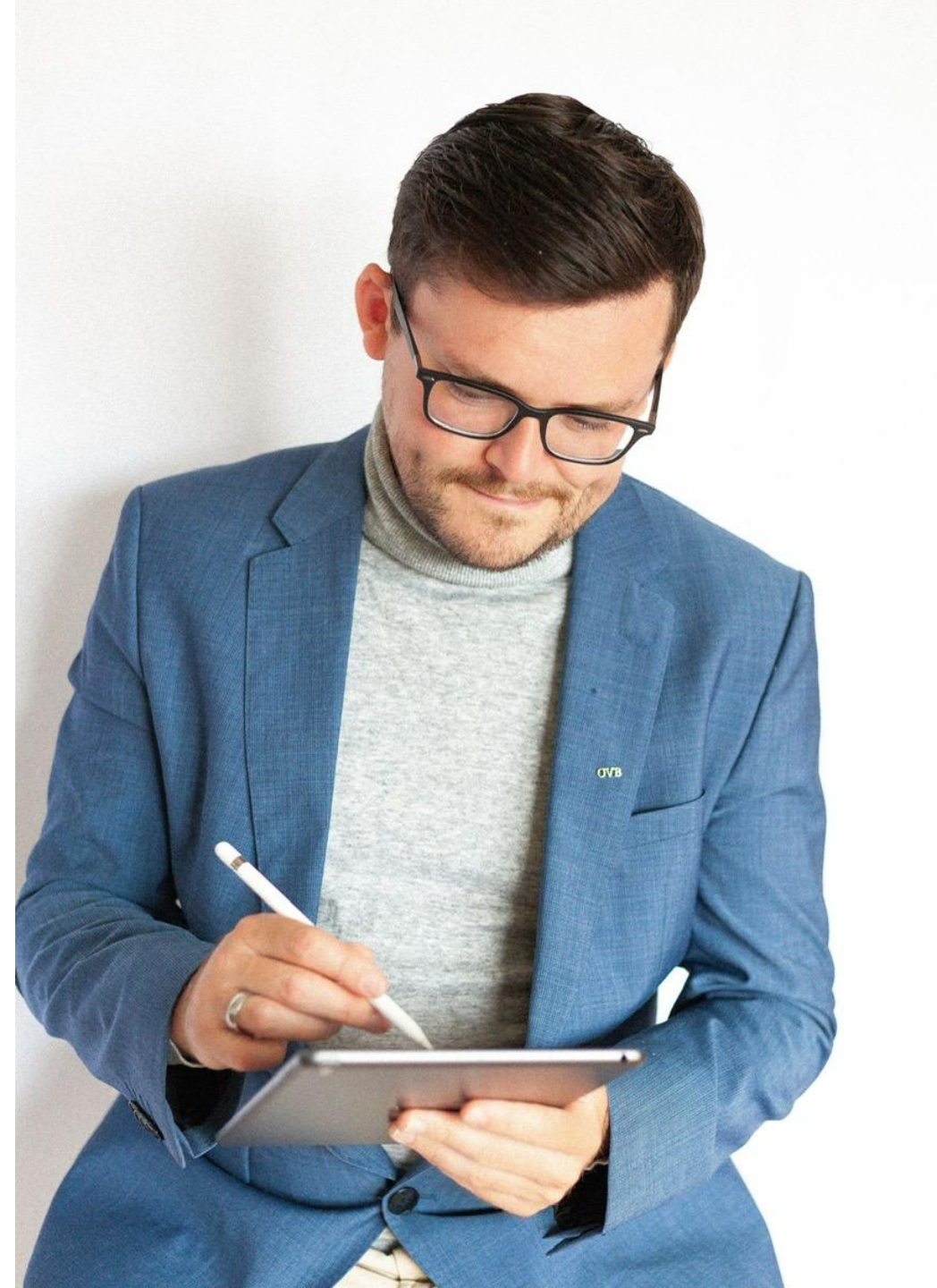


Everything you have to know about private and public health insurance

By Denis Martin



Foreword

Public health insurers have increased their contributions by more than 14% in 2025. If you earn more than 5.500 € gross, you will pay 900 € more per year for public health insurance.

Your benefits have not improved. They will probably be reduced over the coming years.

The financial situation of public health insurance is not in the best state (more statistics on this later).

If your gross income is over 73.800 € and you are healthy (no chronic illnesses such as diabetes or other pre-existing conditions) then you can switch to private health insurance.

Foreword

If you have a big family (2 children + unemployed partner), private health insurance will be much more expensive for you than public health insurance.

How much is better medical care for your family worth to you?

If you are single or your partner also works, you can save a lot of money that you can invest.

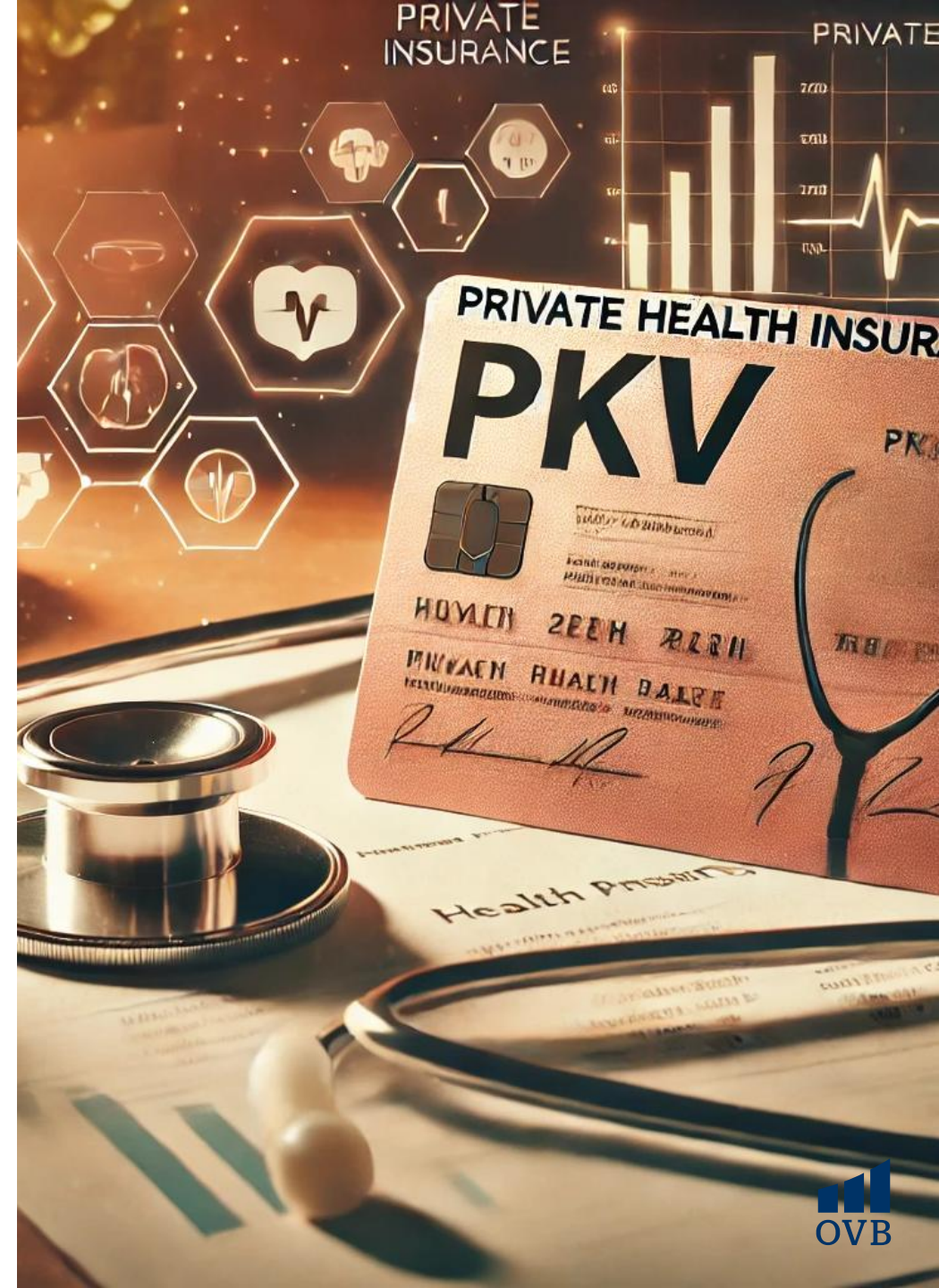
Even with one or two children (without a partner) it won't be more expensive than public health insurance.

**Find out in the following report whether
private insurance makes sense for you or not.**

Have fun reading!

Agenda

1. Myths about private health insurance
2. Key figures public (GKV)
3. Key figures private (PKV)
4. Most important differences
5. Highlights private
6. Who should not switch to private
7. Plan B for private health insurance
8. Typical questions about private
9. My offer for you



Myths about private



You can never return to public



Wrong!

Up to the **age of 55**, you can return to public service **by taking a pay cut** (part-time salary for 1-2 months or sabbatical).

Public is always cheaper with a family



Wrong!

One policyholder + 2 children
would be even **cheaper** than
public.

Too expensive in old age



Wrong!

There are **many options** to keep the premium stable, also in old age.

Lets a look on one example:

If you earn more than **5.500€ gross per month** and are insured with **TK (Techniker Krankenkasse)**, your monthly payment is:

602.24€ if you have no children.

569.17€ if you have children.

People **without kids paying more** for long term **care insurance** (Pflegeversicherung)

And there is my 35 years old client in private:

Tarif	Beschreibung	gesetzl. Zuschlag	Beitrag
AZP	ambulante Heilbehandlung und Zahnbehandlung 100% Zahnersatz und Kieferorthopädie 80%	39,82 EUR	398,24 EUR
PS3	Krankenhausbehandlung 100% Mehrbettzimmer /Regelleistung	10,28 EUR	102,83 EUR
EGO2	Leistungen über GOÄ und GOZ für ambulante Arzt- und Zahnbehandlung zu 100 % sowie für Zahnersatz und Kieferorthopädie zu 90 %, Sehhilfen sowie refraktive Eingriffe und Laserbehandlungen, PanTum Detect® Test: 1 x je Versicherungsjahr, Beitrags- befreiung bei Elterngeldbezug oder während Pflegezeit.	3,99 EUR	39,94 EUR
PSV	KH-Zusatz: Ein-/Zweibettzimmer und Chefarzt Leistung auch oberhalb 3,5-fach GOÄ möglich	3,82 EUR	38,20 EUR
T43/170	Krankentagegeld ab 43. Tag 170 EUR täglich		66,47 EUR
BEN/200	Beitragssenkung ab Alter 65 in Höhe von 200 EUR monatlich		59,80 EUR
PVN	Pflegepflichtversicherung		65,59 EUR
Summe		57,91 EUR	771,07 EUR
	Der Gesamtbeitrag für den Vollschutz		828,98 EUR
	Ihr Beitrag unter Abzug des Arbeitgeberanteils (414,49 EUR) beträgt		414,49 EUR
	Ihr Beitrag unter Abzug des Arbeitgeberanteils und der Pauschalerstattung als Beitragsstundung (199,12 EUR) beträgt		215,37 EUR

He is only paying **215,37 € per month!**

Total premium: **828,98 €**

Employer part: **-414,49 €**

Monthly „no claim bonus“:

-199,12 €

= 215,37 €

He doesn't have to pay for it when he retires:

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„Gesetzlicher Zuschlag“ of 57,91 €
will disappear

T43/170 66,47 € will disappear

BEN/200 will disappear and its
premium will be reduced by 200 €

384,18 € will disappear.

This is **46 % of his premium!**

What do these options mean?

1. **“Gesetzlicher Zuschlag”** is a mandatory 10% contribution added to your premium. This money is fully invested to ensure your premiums remain stable in the future. Once you retire, you no longer have to pay this surcharge.
2. **T43/170:** This is your daily sickness allowance. If you're unable to work for more than 42 days, your private health insurance will pay you **5.100€** (170€ per day for 30 days) because your employer stops paying your salary after this period. You should set this amount to match your net income. As a retiree, this coverage is unnecessary since you won't need income replacement.
3. **BEN/200:** This is an option to lower your future premiums. In this example, the total premium is **59.80€** higher per month, but your employer pays half of it. You only pay **29.90€** monthly. By paying this amount now, your future premiums will automatically be reduced by **200€**. The more you contribute today, the larger your premium reduction in the future.

This is also important to know about the old age:

You don't have to pay the full contribution by yourself!

German public pension system will pay **7,3 % of your gross pension** or **half** of the contribution to you.

Example:

2500 € gross pension

7,3 % of 2500 € = **182,5 €**

Average premium in private for pensioners today is **550 €**

550 € - 182,50 € = 367,50 € total premium for private

A pensioner in public would pay 301,13 € today.

367,50 € and 301,13 € is not a big difference, is it?

Bruttorente:	2.500,00 €
Steuer-und Soliabzug:	0,00 €
Krankenkassenbeitrag auf Altersrente:	216,13 €
Krankenkassenbeitrag auf Betriebsrente:	0,00 €
Pflegeversicherung:	85,00 €
Nettorente bei Renteneintrit:	2.198,88 €

If you are still not satisfied with your premium in old age, you can DOWNGRADE your tariff at any time and reduce the benefits, but they will still be better than those of the public sector.

Don't be afraid of a high premium in old age!

Key figures public

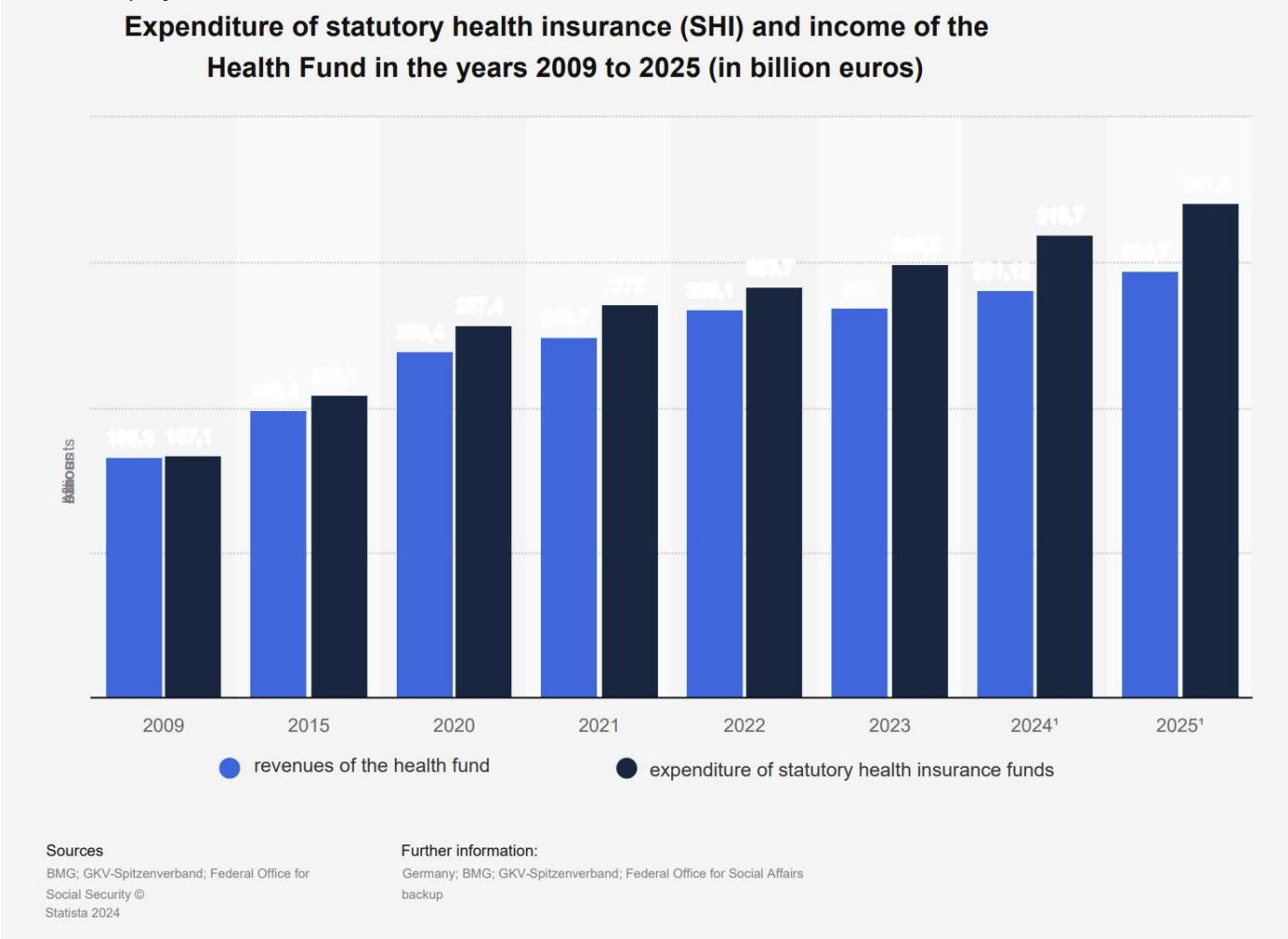


They lose **BILLIONS** every year! (blue contribution income / black costs)

74 million insured people

58 millions paying a premium

95 public health insurers on the market



Average premium:
398,80 €

Over 600€ from a
5.500€ gross salary

Reserves: 9,4
billion

The situation will get even worse. In 15 years, almost 13 million people will retire. Pensioners will pay less, employers €0

Press

12.9 million working people will reach the statutory retirement age in the next 15 years



Source: Federal Statistical Office

DAK (large public provider) has provided an outlook:

Contribution will rise to 19,3 % (you will pay 300 € more – per month)

DAK
Gesundheit

press



Hamburg, June 25, 2024. Social security contributions in Germany are exploding: By 2035, the total social security contribution could rise by 7.5 contribution points to 48.6 percent. In statutory health insurance alone, with 73 million insured persons, there is a risk of a jump in contributions from 16.3 to 19.3 percent over the next ten years. This is shown by a new projection by the Berlin-based IGES Institute on behalf of DAK-Gesundheit. For the first time, the scientists have calculated an overall forecast for all branches of social insurance (pension, health, long-term care and unemployment insurance) with the expected contribution development up to 2035. The basis is currently available data from the responsible federal ministries and the social insurance providers involved. In view of the impending increase in contributions in the social system, DAK CEO Andreas Storm is calling for a two-stage stability pact for the statutory health insurance. Politicians must finally put an end to the years of drastic underfunding of health insurance funds and limit the dynamics of spending through new regulations.

Key figures private



LH Gruppe



tale



INKT



Private Krankenvers

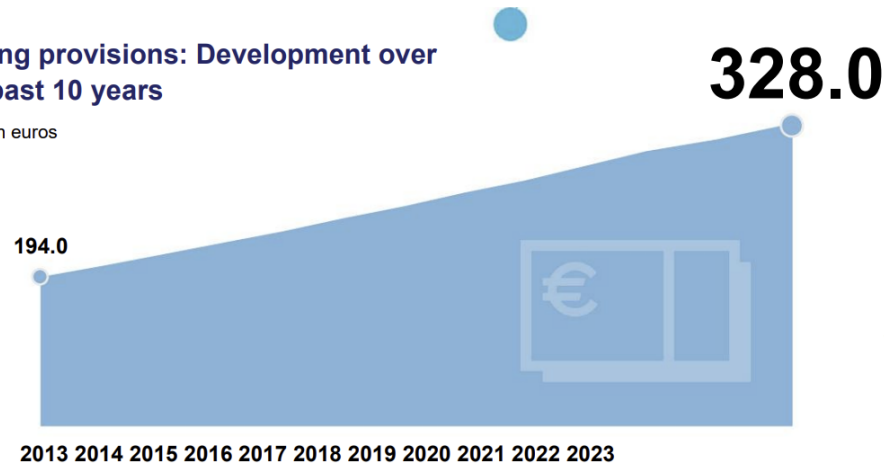


Stable financial situation:

Revenue: 48.38 billion
Expenditure: 36.02 billion
Reserves: 328 billion

Ageing provisions: Development over the past 10 years

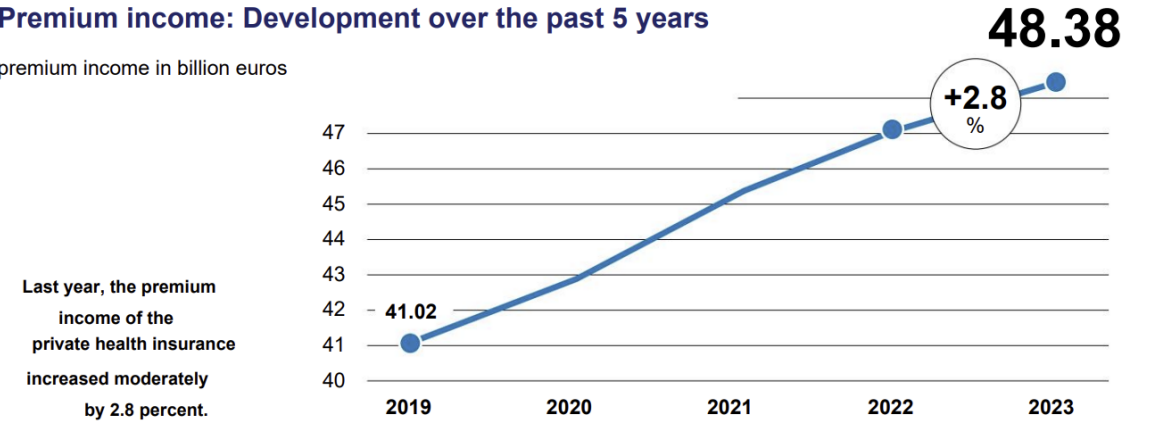
in billion euros



The PKV also has last year the sustainability reserve for their insured persons significantly expand can.

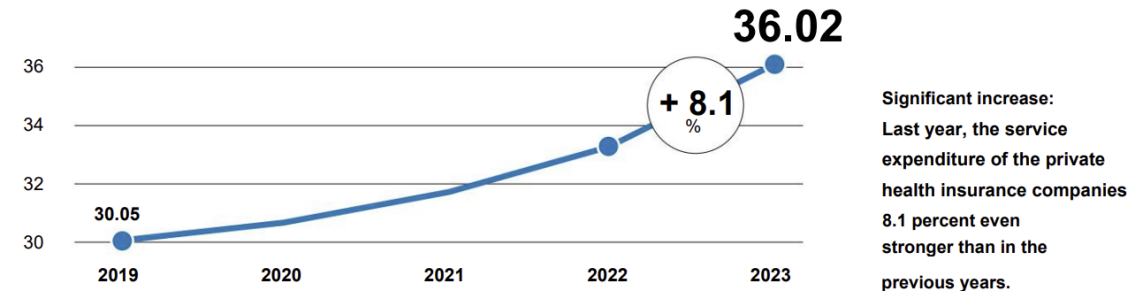
Premium income: Development over the past 5 years

premium income in billion euros



Insurance benefits: Development over the past 5 years

insurance benefits in billion euros



Fun fact:

The **public reserves** are **sufficient to cover the costs of 8 days.**

 According to the current forecast of the GKV Estimators' Circle, the health fund's income for 2025 will amount to around 294.7 billion euros. The expert panel estimates the expenditure of [statutory health insurance funds](#) in Germany for the same year at around 341.4 billion euros. The fund's **liquidity reserve** was around 9.4 billion euros in 2023.

Those of the **private** for **9 years.**

Which system do you feel safer with?

Ageing provisions: Development over the past 10 years
in billion euros



The PKV also has last year the sustainability reserve for their insured persons significantly expand can.

Most important differences



Important differences

Private

1. Invest your contribution
2. Reimburses your bills (Except hospital: also card)
3. Private: High-quality cover + fast appointments
4. Contribution depends on age and health
5. Accept only healthy people

Public

1. No investments
2. Paying the doctor / hospital through the card
3. Low quality of coverage + long waiting times
4. Contribution depends on your income
5. Accept everyone (unemployed + sick too)

Highlights PKV



Highlights PKV

1. 1 bed room in a hospital
2. Treatment by head of the hospital (not a trainee doctor)
3. Free choice of hospital
4. Go to the best possible doctor (public wont pay for him/her)
5. Immediate appointment with a specialist
6. No waiting time
7. High-quality medical devices and materials
8. Comprehensive medical check-ups
9. 90 % coverage of dental implants (public covers 20 % - 50 %)



Guaranteed acceptance of babies

If your child is born with **pre-existing conditions or even a disability** and one of the parents is privately insured, the baby is **automatically privately insured!** Without a health check!

Regardless of whether your child is healthy or not - Do you want the **best possible medical care for your child** or the standard?

Fast medical **appointments**, the **best doctors** and the **best hospitals.**

Or are sufficient benefits enough?



Who should not switch to private



No private investments = please stay in public!

With a sh***y pension you will have 267,50 € more in hand.

Nettorente bei Renteneintritt:	1.327,50 €
Altersrente:	1500 €
Ertragsanteilbesteuerung:	nein
Betriebsrente:	0,00 €
Riesterrente:	0,00 €
Bruttorente:	1.500,00 €
Steuer-und Soliabzug:	0,00 €
Krankenkassenbeitrag auf Altersrente:	121,50 €
Krankenkassenbeitrag auf Betriebsrente:	0,00 €
Pflegeversicherung:	51,00 €
Nettorente bei Renteneintritt:	1.327,50 €

Average private premium: 550 €

Public pension pays: 109,50 €

Premium for private: 440,50 €

Net pension: 1.059,50 €



If you have various sources of income such as rental income or a company pension, you must pay an additional premium for the public health on top!



Typical questions about private



Can I switch to private health insurance with pre-existing conditions?

I make an anonymous enquiry with my customers to see if you could get a contract. There are three scenarios:

- 1) Normal acceptance**
- 2) Risk surcharge (higher premium)**
- 3) Rejection**

All companies decide differently

How does the switch from statutory health insurance to private health insurance work?

- 1) Cancellation of public**
- 2) Signing the PKV application**
- 3) Send confirmation of the new insurance to public and employer**
- 4) You are privately insured after 2 months**

I guide my clients through the whole process and do 99% of the work for them.

What happens if I become unemployed or my income drops - do I stay in private health insurance?

With unemployment money for the first year, you usually switch back to public.

If you receive “Bürgergeld”, you can remain in the PKV, but you may have to bear some of the costs yourself.

In the meantime, you can ‘freeze’ your contract and return to private insurance as soon as you have a job again and earn more than €73,800 gross.

What is it like on parental leave?

That's the big advantage of statutory parental leave. Here you pay €0 during parental leave.

In the private sector, there are providers where you don't have to pay a premium for at least 6 to 9 months.

Women in particular should consider whether private insurance makes sense for them before pregnancy.

However, pregnant women have significantly more check-ups (as many ultrasounds as you want) and you get a single room at the birth and the best possible doctor will look after you.

If you have health problems after pregnancy, private health insurance may no longer accept you.

Choose wisely.

My offer for you



It makes no sense to switch to private insurance without an adviser. There are 0% advantages if you take out the policy online yourself.

It's neither cheaper nor do you have better support.

There are certain points you need to consider when switching.

Let me guide you.

About me

- Independent financial advisor
- Advised over 1000 Indians in the last years
- A lot of happy PKV customers



About my partner company

- In the market for 55 years
- Over 4 million clients in 16 countries
- Market power: our customers get a faster service



My services

- I make an anonymous enquiry with the insurers
- I will prepare a cancellation for you
- Will show you the best private health insurance providers and tariffs
- Create the application for you
- If you wish, 100% digital process
- Support you throughout your entire term
- Premium WhatsApp support (also on public holidays and weekends)



You don't have to pay me a cent extra for my service.

**I get the same commission like other online providers.
Lets get in touch!**

**Book your appointment
(click)**