



German-PKV.de

FREE GUIDE · 2026/2027

Newcomer Health Insurance Starter Kit

Public or private health insurance in Germany – thresholds 2026/2027, costs, family rules, documents and your exit plan, in plain English.

As of 13 October 2026 · German-PKV.de

At a glance

The seven things every newcomer should know

- Everyone living in Germany needs health insurance – public (*gesetzlich*, GKV) or a full private policy (*privat*, PKV). Travel or incoming insurance is only a bridge.
- Employees may only choose private insurance above **€77,400** a year in 2026 and **€84,150** in 2027 (draft: Cabinet decision 7 October 2026, Bundesrat pending).
- Freelancers, the self-employed and civil servants may choose whatever they earn – but newcomers from outside the EU often can't join public insurance at all.
- In 2027 an employee above the contribution ceiling pays up to **€729.94** a month for public insurance (childless, scenario). Full-cover private tariffs cost **€649–1,137** at age 35, half paid by the employer.
- Public insurance covers a spouse without income and children free of charge. In private insurance every person pays.
- Leaving the EU/EEA usually ends a German private policy – plan a dormant policy or a cancellation before you move.
- From 55 the way back from private to public insurance is usually closed (§ 6 (3a) SGB V).

Not immigration advice

Whether your insurance is sufficient for a visa or residence permit is decided by the German mission abroad or your immigration office (*Ausländerbehörde*). Official information: Federal Foreign Office, BAMF and the federal portal Make it in Germany.

1. Thresholds and contributions 2026/2027

Value	2026	2027
Income threshold for employees (per year)	€77,400	€84,150
... for employees privately insured on 31 Dec 2026	–	€80,550
Contribution ceiling (per month)	€5,812.50	€6,375
General rate + average additional contribution	14.6% + 2.9%	14.6% + 2.9% (assumed)
Long-term care (with child / childless)	3.6% / 4.2%	3.6% / 4.5% (draft)

Value	2026	2027
Employee's maximum share (childless)	€648.09	€729.94
Self-employed maximum (childless, with sick pay)	€1,261.31	€1,402.50
Self-employed minimum assessment (per month)	€1,318.33	€1,376.67
Blue Card minimum salary	€50,700	about €53,100*

Sources: SV-Rechengrößenverordnung 2026; Federal Cabinet decision of 7 October 2026 (Bundesrat pending); BMG; draft care reform of 30 September 2026; Federal Gazette BAnz AT 18.12.2025 B3. Contributions: own calculation. *Own calculation from the draft pension ceiling. As of 10 October 2026.

When may you switch?

- **New job** with a regular salary above the threshold: exempt from day one. First job in Germany? You can still join public insurance within three months (§ 9 (1) no. 3 SGB V).
- **Existing job:** compulsory insurance ends at the end of a year in which your salary exceeds that year's *and* the next year's threshold (§ 6 (4) SGB V). For 1 January 2027 you need more than €84,150.
- **The 2027 trap:** a new job in late 2026 with a salary between €77,400 and €80,550 exempts you only until 31 December 2026.

2. Public vs private on one page

Question	Public (GKV)	Private (PKV)
Price depends on	Income up to the ceiling	Entry age, tariff, health at entry
Spouse without income, children	Free (family insurance)	One premium per person
Employer contribution	About half	Half, up to €613.22 (2026) / €672.56 (2027, scenario)
Health questions	None	Yes – surcharge, exclusion or rejection possible
Bills	Insurance card, direct billing	Usually pay first, then claim back
Benefits	Set by law	Set by your contract – check psychotherapy, dental, deductible
Old age	Contribution follows (lower) pension income	Premium independent of income; employer share ends
Way back	–	Restricted; from 55 usually closed
Leaving Germany	Membership usually ends	Continues in the EU/EEA; elsewhere usually ends

Rule of thumb

Private can make sense if you are young, single or a dual earner, earn well above the threshold and plan to stay for many years. Stay public if your partner has little or no income and children are planned, if you will probably leave within two years, or if you are over about 50.

Quality check

Only 384 of 1,245 private tariff combinations met Stiftung Warentest's full-cover criteria (Finanztest 3/2025). A cheap entry price says little about the benefits.

3. Employer contribution

Example 2027 (employee, childless)	Total	Employer	You
Public, salary above the ceiling	€1,402.50	€672.56	€729.94
Private, €649 premium	€649.00	€324.50	€324.50
Private, €1,137 premium	€1,137.00	€568.50	€568.50
Private family: 2 adults €649 + 2 children €120	€1,538.00	€617.81	€920.19

§ 257 SGB V, § 61 SGB XI: half of the premium, at most the maximum amount – for you and your dependants together; no contribution to deductibles; no contribution for the self-employed. Scenario: additional contribution 2.9%, draft care reform. Own calculation, 10 October 2026.

4. Family rules

- ☐ **Family insurance (public):** your spouse or registered partner and children are insured free of charge if they live in Germany, are not insured themselves and earn at most €565 a month (2026; €590 in 2027, draft) – § 10 SGB V.
- ☐ **Married, one parent private:** if the privately insured parent earns more than the other and above €7,012.50 a month (2027), the children can't be family-insured (§ 10 (3) SGB V).
- ☐ **From 2028:** a surcharge of 2.5 percentage points for a family-insured spouse – unless, for example, a child under 12 lives in the household.
- ☐ **Private:** each person pays; children's tariffs typically cost €120–250 a month (broker analysis, September 2026).
- ☐ **Newborns in private insurance:** register within two months of the birth – then no health questions and no waiting periods (§ 198 VVG).
- ☐ **Employer contribution:** also covers dependants – but only up to the overall maximum.

5. Your documents checklist for the first weeks

- ☐ Passport and visa or residence permit (copy)
- ☐ Registration of your address (*Anmeldebestätigung*)
- ☐ Employment contract with gross salary and regular extras – or, for freelancers, an estimate of your profit
- ☐ Proof of previous public insurance in the EU/EEA, Switzerland or the UK (form E 104 or S041) – it can open voluntary public insurance
- ☐ Your current travel or incoming policy: start and end date, exclusions for long stays

- ☐ If you go private: written quote with total premium, long-term care share, deductible and the language of the binding contract documents
- ☐ If you go private: your medical records ready for the health questions in the application – answer completely (§ 19 VVG)
- ☐ Your employer's payroll contact: tell them which insurer you choose within the deadline

Deadlines that are real

Three months to join public insurance voluntarily after your first job in Germany (§ 9 SGB V) · three months for an exemption (§ 8 SGB V) · one month to take out mandatory private insurance before a surcharge applies (§ 193 (4) VVG) · two months to register a newborn in private insurance (§ 198 VVG).

6. Leaving Germany: the rules

You move ...	Private (PKV)	Public (GKV)
within the EU/EEA	Policy continues, pays up to German levels (§ 207 (3) VVG)	Membership usually ends; new country's system applies
to Switzerland, the UK or elsewhere	Policy usually ends unless agreed; temporary move: dormant policy on request (§ 15 (3) MB/KK)	Membership usually ends

Cancel, pause or keep?

Option	What you keep	Cost (Allianz)
Small dormant policy	Health status	about 5–10% of the premium
Large dormant policy	Health status + entry age	about 30–45% on average
Cancellation	Nothing – ageing reserves stay with the insurer	€0

- ☐ Cancel in writing: end of an insurance year, three months' notice, not before an agreed minimum term of up to two years (§ 13 MB/KK, § 205 VVG).
- ☐ Ageing reserves can't be taken abroad (§ 204 VVG).
- ☐ Order: decide → inform your insurer → arrange cover abroad → deregister (*Abmeldung*) – keep all confirmations.

Coming back

Last publicly insured (Germany, EU/EEA, Switzerland, UK) → usually public again; non-EU citizens depending on their residence permit (§ 5 (11) SGB V). Last privately insured → private again (§ 193 (3) VVG), unless a job below the threshold before 55 or family insurance opens public insurance. A dormant policy lets you reactivate your old contract – often within two months of your return.

7. Glossary: German terms you will meet

German	English	In one sentence
Gesetzliche Krankenversicherung (GKV)	Public health insurance	Income-based, family members can be free.
Private Krankenversicherung (PKV)	Private health insurance	Age- and risk-based premium per person.
Krankenkasse	Health insurance fund	Provider of public insurance, e.g. TK or AOK.
Jahresarbeitsentgeltgrenze (JAEG)	Income threshold	€77,400 (2026), €84,150 (2027, draft).
Beitragsbemessungsgrenze (BBG)	Contribution ceiling	Income above it is contribution-free.
Zusatzbeitrag	Additional contribution	Fund-specific; average 2.9% in 2026.
Familienversicherung	Family insurance	Free cover for spouse and children in public insurance.
Arbeitgeberzuschuss	Employer contribution	Half of the private premium, up to a maximum.
Pflegeversicherung	Long-term care insurance	Compulsory, in the same system as your health insurance.
Selbstbehalt	Deductible	What you pay yourself each year in private insurance.
Beitragsrückerstattung	No-claims bonus	Partial refund if you make no claims – tariff-dependent.
Krankentagegeld	Sick pay insurance	Daily allowance when you can't work – key for freelancers.
Anwartschaft	Dormant policy	Pauses private cover and keeps your rights.
Alterungsrückstellungen	Ageing reserves	Savings in private premiums; not portable abroad.
Basistarif	Basic tariff	Private fall-back tariff without risk surcharges.

German	English	In one sentence
Beihilfe	Civil servants' allowance	State pays part of civil servants' medical bills.
Versicherungspflicht	Compulsory insurance	Obligation to be in public insurance, e.g. as employee below the threshold.
Befreiung	Exemption	Release from compulsory insurance – within three months, usually irrevocable.
Anmeldung / Abmeldung	Registration / deregistration	Registering or ending your address in Germany.

Your honest answer in 60 seconds

Not sure whether to stay public or go private? The free Public-or-Private Decider at german-pkv.de checks the 2027 threshold, your family and your planned stay – and a specialised expert from our partner network can go through the result with you in English, free of charge.

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