

July 2007

Important ♦ Important ♦ Important

**Information
for all self-employed,
who have no health insurance**



New health insurance laws

In the future all people living in Germany have to have a health insurance. That means, a person, who has no health insurance has to inform oneself, when the person is obliged to have a health insurance.

One has to consider different deadlines, depending on whether one was insured private or compulsory.

Compulsory health insurance- private health insurance, what is the difference?

Most of the people in Germany are in a compulsory health insurance, because they or their parents or spouses work dependently. The health insurance contributions are calculated according to the amount of salary, independently if the person is old or fit or how many people are insured in the scope of the family insurance. The employer pays a part of the health insurance contributions and transfers them directly to the health insurance. If a person is unemployed, this is made by the Agentur für Arbeit or the ARGE. Until now there was only a compulsory coverage for the compulsory health insurance. Most of the women, who are insured with their husbands, are in a compulsory health insurance.

The possibility of a private health insurance existed until now for people, who are self-employed or free-lance or who earn as much money, that they are exempted from the compulsory coverage. The health insurance contributions are calculated according to the age, the health risks and how many people are co-insured. Furthermore which type of benefits one wants to claim. The contributions will not diminish, if a person earns less money or loses his job. To estimate the health risks, most of the private health insurances make risk assessments.

So far self-employed could decide themselves, if and partially how they wanted to be health insured. They did not have to have a health

insurance. A person, who left the compulsory health insurance, had no possibility as a self-employed person to return into the compulsory health insurance. This has now changed:

The basic principle is: The health insurance, which insured you at last, has to take you in.



Sex workers, who work self-employed, can effect a health insurance without risk assessment.

(Chart from 'Huthling for health', Tampep 1999)

- **A person, who has no health insurance and who was insured at last in a compulsory health insurance**, since 1.04.2007 is obliged to insure in the former health insurance. You have to get in contact with the former health insurance and pay the health insurance contributions beginning from 01.04.2007. Even a person, who contacts the health insurance later, has to pay contributions beginning from 01.04.2007. For „small self-employed“, who can prove that they earn less than 1.837,50 € per month, there is a new cheaper rate in the compulsory health insurance (beginning with ~180 € per month).
- **A person, who has no health insurance and who was insured at last in a private health insurance** or has never had a health insurance in Germany (not even as a child or wife), has to have a health insurance from 01.01.2009.
From 01. July 2007 you can effect a **private health insurance without risk assessment and without risk loading.**
- Important: If a person does not pay regularly the contributions for the health insurance, will be treated only in emergency cases and has to pay oneself all following costs. Only if the premium arrears are paid, complete coverage is provided.

Regulations for part-time self-employed:

- A person, who is insured in a family health insurance and who earns less than 350 € with the part-time self-employment (as proved in the tax return), remains in the insurance.
- A person, who neither was insured privately or compulsory, since April 1st, 2007 has the obligation to get insured in a compulsory health insurance.

Regulations at the beginning of a self-employed activity:

Founder (that means people, who start with a self-employed activity), if they were insured in a compulsory health insurance before, can choose between a compulsory health insurance and a private health insurance. But they are not qualified for the standard rate of the private health insurances without risk assessment and risk loading, because a private health insurance does not have to accept them.

The decision must be well reflected by the self-employed, because a later return into the compulsory health insurance as a self-employed is not possible.

Regulations for foreign fellow citizens:

The insurance obligation is also valid for foreigners, who live in Germany and who are registered in Germany.

EU-Citizens, EEA-citizens and Swiss, who are registered in Germany, can have and have to have health insurances according to the same laws, as German citizens.

This is valid for the following states: Belgium, Bulgaria, Denmark, Estonia, Finland, France, Greece, Great Britain, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Austria, Poland, Portugal, Romania, Sweden, Switzerland, Slovakia, Slovenia, Spain, Czechia, Hungary, and Cyprus.

These laws are only valid for persons from other countries, if they have a settlement permit or a residence permit valid for more than 12 months.

- **Beginning with 01. April 2007 Compulsory coverage in a compulsory health insurance**
- **Beginning with 01. July 2007 people can effect a standard rate at the private health insurance**
- **Compulsory coverage for private insured beginning with 01.01.2009**

Inform yourself before joining an insurance, whether compulsory or private, and let yourself be advised from several providers or the consumer advice centre.

In case of further questions please direct yourself to our helpdesk.

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We are available:

By phone

Mon+Fri 9⁰⁰- 13⁰⁰
Mon+Thu 14⁰⁰- 16⁰⁰
Wed 11⁰⁰- 13⁰⁰
+ 14⁰⁰- 19⁰⁰

In the remaining hours please talk to the answer phone, we will get back to you

at the helpdesk

Mon 9⁰⁰ - 11⁰⁰
Wed 16⁰⁰- 19⁰⁰
Fri 11⁰⁰- 13⁰⁰

and on appointment

on the tours

Wed ca 19⁰⁰-19:30
Fri ca 12:30-13⁰⁰

and in the health office ground floor, left, room 13
Thu 14⁰⁰-16⁰⁰

