

99154032000000

# Health insurance rules applicable in the case of short-term or long-term stays in another Member State, including how to apply for a European Health Insurance Card

Heruntergeladen am 21.07.2025

<https://fimportal.de/xzufi-services/102837937/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99154032000000
Leistungsbezeichnung I	Health insurance rules applicable in the case of short-term or long-term stays in another Member State, including how to apply for a European Health Insurance Card
Leistungsbezeichnung II	Health insurance rules and application for a European Health Insurance Card
Typisierung	11 - SDG: Allgemeine Rechte und Pflichten
Quellredaktion	Bund
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	

Modul	Sachverhalt
Leistungstyp	Leistungsobjekt
Leistungsgruppierung	SDG allgemeine Rechte und Pflichten (154)
Verrichtungskennung	
SDG-Informationsbereich	Krankenversicherungsbestimmungen für kurze oder längere Aufenthalte in einem anderen Mitgliedstaat und Antrag auf Ausstellung einer Europäischen Krankenversicherungskarte
Lagen Portalverbund	Auslandsaufenthalt (1120200), Krankheit (1130200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	06.12.2022
Fachlich freigegeben durch	Federal Ministry of Health Federal Ministry of Labour and Social Affairs National Association of Statutory Health Insurance Funds [GKV-Spitzenverband] German Liaison Office for Health Insurance Abroad (DVKA) National Contact Point for Cross-Border Healthcare - EU-PATIENTEN.DE
Handlungsgrundlage	
Teaser	Here you will find information on health insurance rules relating to short-term and long-term stays in another Member State and your rights and obligations in relation to the European Health Insurance Card.
Volltext	<p>Healthcare during a stay in another Member State</p> <p>During a stay in another EU Member State, an EEA state such as Iceland, Liechtenstein or Norway, Switzerland or the United Kingdom, you have the option of accessing healthcare. You will receive treatment on the same scale, on the same conditions and at the same cost as people insured in the country you are staying in.</p> <p>People with statutory and private insurance</p> <p>In Germany, both statutory health insurance and fully private health and nursing care insurance policies are</p>

## Modul

## Sachverhalt

available. Healthcare providers include doctors and hospitals that only treat private patients.

Most people in Germany - over 87% of those insured - have statutory insurance, and most healthcare providers treat both patients with statutory insurance and patients with private insurance.

### Healthcare with a European Health Insurance Card (EHIC)

Before taking a holiday in the above-mentioned countries, you should talk to your health insurance provider and, if necessary, obtain a European Health Insurance Card (EHIC) or a certificate of entitlement. In Germany, there is no need to apply for an EHIC separately, as people with statutory health insurance already have one on the reverse side of their insurance card. Showing your EHIC entitles you to those treatments that prove medically necessary during your stay abroad. These notably include immediate medical care in the event of an emergency, but also ongoing care for chronic diseases. Any remaining cost risks arising, for example, from higher co-payments in the host country or the costs of repatriation to the Federal Republic of Germany, can be covered by a private travel health insurance contract. You can find out more about this, too, from your health insurance provider, which will have often supplied information on the level of care and the particularities of accessing healthcare in the host country. The National Contact Point for cross-border healthcare also provides information free of charge.

### Healthcare without an EHIC

In addition, people with statutory insurance have the option to receive medical treatment in other EU Member States, the EEA states Norway, Iceland or Liechtenstein, or Switzerland instead of in their home country. They can have the costs incurred subsequently reimbursed by their domestic health insurance provider. It is immaterial whether the particular treatment became medically necessary during a stay abroad or what the particular treatment

**Modul****Sachverhalt**

and reimbursement conditions are in the host country. Rather, the nature and scope of the services eligible for reimbursement depend on what is also covered by the persons statutory health insurance provider in their home country.

This means that only the costs that would have been covered for comparable treatment in the country where the person is insured are borne by their health insurance provider, less an administrative charge. Prior authorisation from the health insurance provider is required only for hospital treatment in another EU country and for such treatments for which prior authorisation is also required in Germany. However, even in the case of planned outpatient treatment, it is recommended that you enquire beforehand with your health insurance provider to find out which treatments are specifically eligible for reimbursement.

Patients can therefore choose whether to first bear the costs of treatment and then receive reimbursement under the law of the country in which they are insured or to show their EHIC and receive necessary medical treatment in accordance with the law of the country in which they are treated. Due to the multiplicity of different situations, it is essential that people contact their health insurance provider to find out which healthcare providers abroad they can use and under what conditions. The National Contact Point for cross-border healthcare also provides information free of charge.

**Temporary stays in Germany**

In the case of a temporary stay in Germany, you can receive healthcare services using a European Health Insurance Card (EHIC) issued in your country of origin.

Please apply for an EHIC from the relevant health insurance provider in your country of origin before travelling to Germany. Make sure that it is valid for the entire duration of your stay. If you have forgotten to bring your EHIC, please ask your health insurance provider to send you a provisional replacement card by fax or email.

## Modul

## Sachverhalt

Conditions for receiving treatment with an EHIC card in Germany

If you wish to receive treatment in Germany using your European Health Insurance Card (EHIC), there are three points you must bear in mind:

1. You can only receive treatment from providers who treat patients with statutory health insurance (contractual providers).
2. Contractual providers are entitled to offer you additional services, but you will have to pay for these yourself. Before the doctor can provide such services and invoice for their fees, you must give your consent in writing.
3. Before receiving treatment, you must select one of the over 90 statutory health insurance providers in Germany using a German form given to you by the person treating you. This institution will initially bear the cost of the treatment and will then recover the money from your health insurance provider at a later date. You can obtain a multi-lingual form directly from the healthcare provider.

The EHIC can only be used for treatments that are covered by statutory health insurance in Germany and that the person treating you believes are medically necessary, taking into account the duration of your stay. You will find more information in the factsheet *Going to Germany with your European Health Insurance Card (EHIC)*, which is available in multiple languages and can be accessed via the links in the next section or on the website of the National Contact Point for cross-border healthcare.

Ordinary place of residence in/change of residence to Germany

If you have moved your place of residence/main home to Germany from another European country, you will no longer be eligible for treatment using the EHIC issued by your former country of residence. If appropriate, you will enter into an insurance arrangement in Germany, for example if you start a

**Modul**
**Sachverhalt**

job. In the case of pensioners who only receive a pension from their former country of residence, care may be provided via an S1 form issued by their health insurance provider in that country.

If such care is a possibility, you should ask your health insurance provider in your country of origin to issue you an S1 form before moving to Germany. If this is not possible, you can also contact a statutory health insurance provider in Germany, which will then request an S1 form from the health insurance provider in your country of origin on your behalf.

The S1 form will be converted into a health insurance card by your selected German statutory health insurance provider. This will entitle you to all of the benefits in kind available to people in Germany who are insured with that health insurance provider. However, your own insurer, i.e. your health insurance provider in your country of origin, will remain responsible for any financial benefits, such as the care allowance. These cannot be provided under German law. If you require more information, you can contact the National Association of Statutory Health Insurance Funds, German Liaison Agency Health Insurance - International (GKV-Spitzenverband DVKA).

<https://eu-patienten.de/en/startseite/startseite.jsp>

<https://dvka.de/>

<https://eu-patienten.de/>

<https://dvka.de/>

[https://www.dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_englisch.pdf](https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_englisch.pdf)

[https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_deutsch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_deutsch.pdf)

**Erforderliche Unterlagen**
**Voraussetzungen**
**Kosten**
**Verfahrensablauf**
**Bearbeitungsdauer**
**Frist**

## Modul

## Sachverhalt

### weiterführende Informationen

- The National Association of Statutory Health Insurance Funds
- Website of the National Contact Point for Cross-Border Healthcare
- German Liaison Agency Health Insurance - International (Deutsche Verbindungsstelle Krankenversicherung - Ausland) (in German)

For more information, see the factsheet Going to Germany with your European Health Insurance Card (EHIC), available under the following links in

- German
  - English
  - French
  - Italian
  - Polish
  - Spanish
  - Information on holiday dialysis
- [https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_franzoesisch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_franzoesisch.pdf)
- <https://dvka.de/>
- [https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_englisch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_englisch.pdf)
- <https://gkv-spitzenverband.de/service/krankenkassenliste/krankenkassen.jsp>
- [https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_polnisch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_polnisch.pdf)
- [https://www.dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_polnisch.pdf](https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_polnisch.pdf)
- <https://www.dvka.de/de/versicherte/touristen/touristen.html>
- [https://www.dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_englisch.pdf](https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_englisch.pdf)
- [https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_italienisch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_italienisch.pdf)
- <https://dvka.de/de/versicherte/touristen/touristen.html>
- <https://www.eu-patienten.de/en/startseite/startseite.jsp>
- [https://dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_spanisch.pdf](https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_spanisch.pdf)
- [https://www.dvka.de/media/dokumente/merkblaetter/urlaub\\_in\\_deutschland\\_1/EHIC\\_Dt\\_spanisch.pdf](https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_spanisch.pdf)

Modul	Sachverhalt
	<a href="https://gkv-spitzenverband.de/english/english.jsp">https://gkv-spitzenverband.de/english/english.jsp</a> <a href="https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_italienisch.pdf">https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_italienisch.pdf</a> <a href="https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_deutsch.pdf">https://dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_deutsch.pdf</a> <a href="https://dvka.de/de/versicherte/touristen/touristen.html">https://dvka.de/de/versicherte/touristen/touristen.html</a> <a href="https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_franzoesisch.pdf">https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_franzoesisch.pdf</a> <a href="https://eu-patienten.de/">https://eu-patienten.de/</a> <a href="https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_deutsch.pdf">https://www.dvka.de/media/dokumente/merkblaetter/urlaub_in_deutschland_1/EHIC_Dt_deutsch.pdf</a>
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Health insurance rules applicable in the case of short-term or long-term stays in another Member State, including how to apply for a European Health Insurance Card, Krankenversicherungsbestimmungen für kurze oder längere Aufenthalte in einem anderen Mitgliedstaat und Antrag auf Ausstellung einer Europäischen Krankenversicherungskarte