

Medical issues

As mentioned before (page 41 *Social security*), you will need statutory health insurance in Germany. To help you get acquainted with the medical system in Germany, here are a few important topics and tips.

Doctor's appointments

In Germany, if you need a doctor's appointment you go to a general practitioner ('Hausarzt') first. If you are in need of a specialist, you will get a referral ('Überweisung').

Please remember to always bring your health card to your appointments! You are advised to generally have the card with you in case of a medical emergency.

If you don't speak German well, you can bring a person to interpret for you or a family member or friend to help you out. Please be aware that your insurance does not cover the cost of an interpreter. You can also find a multilingual doctor, search on the internet pages of the federation of contracted medical practitioners ('Kassenärztliche Bundesvereinigung'). It is also available as an app, just look for 'BundesArztsuche'.

The medical consultation

Your doctor should inform you about:

- ▶ The diagnosis
- ▶ What treatment they recommend
- ▶ How the treatment works, how long it will take, what the risks are and whether it involves pain
- ▶ Whether the treatment only eases the symptoms or cures the illness itself
- ▶ What other types of treatment are available
- ▶ What screening tests you are due for

Professional confidentiality

In Germany, doctors and practice personnel are not allowed to pass on information about you, your health status and your family to others. This means you can openly talk with your doctor about anything you may be concerned about. Without your express consent, your doctor will not inform your spouse or life partner, other family members or anyone else.

Pharmacies and medication

You can obtain medication and wound dressings in pharmacies ('Apotheken'). Pharmacies are identified by a large letter A above the entrance and are open during normal business hours. During the night and weekends, there is always one pharmacy on call in each local area. You can find out which one, e.g. via the internet (search for 'Apothekennotdienst'). The overnight and public holiday on-call rosters for your area are also displayed on the doors of pharmacies.

Prescribed medication

You can obtain certain prescriptions-only medicines ('verschreibungspflichtige Arzneimittel') at pharmacies only upon presenting a doctor's prescription ('Rezept'). At the pharmacy, you can also be informed about when and how you must take the medication. It may happen that the pharmacy has to order certain medications in. In this case, the pharmacist will tell you when to return to pick up your medication.

Statutory health insurance will only pay for medication prescribed by a doctor using the red prescription form. Special regulations apply to e.g. strong painkillers; these must be prescribed using a special narcotics prescription form. In gener-

al, you have to pay ten percent of the cost of prescribed medication (at least 5 and at most 10 euros). This is called co-payment ('Zuzahlung').

Examples:

- ▶ For medication that costs €20, you pay €5
- ▶ For medication that costs €80, you pay €8
- ▶ For medication that costs €120, you pay €10

In any case, you never pay more than the price of the medication.

Exempted from co-payments are:

- ▶ Medication for children under 18 years
- ▶ Medication prescribed in connection with pregnancy or childbirth

If you have statutory health insurance cover, the pharmacy will invoice the insurance fund directly. You only pay the mandatory co-payment. Some medications are also available in versions called 'Generics' ('Generika'). Generics are medications with the same composition of active ingredients as the branded versions. You can ask your pharmacist about them. For some generic medications, you don't have to make co-payments.

Oral health care

Your statutory health insurance fund covers the total cost of measures to preserve your natural teeth. This also applies if your teeth cannot be preserved and must be extracted.

Regular preventive dental check-ups are important—even if you don't have any dental complaints. These examinations help to detect and treat certain diseases early. You can obtain a bonus booklet

('Bonusheft') from your health insurance fund, in which the check-ups are recorded. If you can prove that you have been to the dentist at least once a year (at least once every six months for under 18 year olds), statutory health insurance funds will make a larger contribution to the cost of dental prosthetics, should they become necessary.

Dental prosthetics include crowns, bridges and dentures. Statutory health insurance funds contribute, depending on the diagnosis, a fixed subsidy ('Festzuschuss'). They cover 50 percent of the cost of medically necessary measures. If you have attended a dental check-up at least once a year for the last five years (bonus booklet!), the subsidy increased to 60 percent, and to 65 percent after ten years.

Vaccination

Each year, still thousands of people become ill because of dangerous infectious diseases. Vaccinations ('Impfungen') effectively protect from diseases caused by bacteria and viruses and from their health effects. When many people are vaccinated against a certain disease, it can no longer spread throughout the population. Ask your doctor about vaccinations—for yourself and your children.

In Germany, there are recommendations about when certain vaccinations should be given. Children are vaccinated against the most important diseases as part of scheduled child health checks ('U-Untersuchungen'). Some vaccinations must be given several times to achieve an effective level of protection, and some vaccinations must be boosted regularly in adulthood. The cost of recommended vaccinations and some travel vaccinations is covered by health insurance.

If you have not been living in Germany for long, have your vaccination status and that of your children checked by a doctor. The vaccinations you receive are entered into a vaccination record ('Impfpass'). If you do not have a vaccination record yet, ask for one at your doctor's practice or health insurance fund.

Preventive health checks and screening

Your health insurance fund will cover medical examinations for children, adolescents and adults for the purpose of detecting diseases, health issues and risk factors early. By attending these examinations regularly, you are making an important contribution to your health. Some health insurance funds offer bonus schemes as an incentive to attend such examinations.

Important regular health check-ups are:

- ▶ **General Health Checks**
 Biennial check-up (starting at age 35) for early detection of diseases of heart and circulatory system, diabetes and kidney disease
- ▶ **Skin Cancer Screening**
 Biennial check-up (starting at age 35)
- ▶ **Bowel Cancer Screening**
 Offered for ages 50 and above (stool sample test or colonoscopy)
- ▶ **Cervical Cancer Screening (women)**
 Annual screening test for women aged 20 and above (gynaecologist)
- ▶ **Breast Cancer Screening (women)**
 Annual screening for women aged 30 and above (gynaecologist)
- ▶ **Chlamydia Screening (women)**
 Annual test for women up to the age of 25 (gynaecologist)

▶ **Prostate cancer screening (men)**

Annual screening for men aged 45 and older

▶ **Abdominal aortic aneurysm screening (men)**

One free ultrasound examination for men over the age of 65

Child health

After the birth of a child, parents receive a medical examination record for their child, which details when certain health checks are due. In general, this routine schedule consists of ten health checks (called U1 to U9, including U7a). The examinations are covered by (statutory) health insurance.

The first health check (U1) takes place immediately after birth. The U2 health check takes place between the 3rd and 19th day of life—at the hospital or at a paediatrician's practice. Health checks U3 to U9 are carried out at the paediatrician's practice during the period up to the 64th month of life. The adolescent health check J1 between ages 12 and 14 also takes place there.

Medical care at hospitals

You will only be treated at a hospital if the care that can be provided at your doctor's practice is not sufficient for your needs, or in case of an emergency. If you have statutory health insurance cover, you cannot be treated at a private hospital.

Prescribing hospital treatment

Your doctor will determine whether you need to be treated at a hospital and refer you there. This is done using a hospital admission referral ('Einweisungsschein'), which you must bring to hospital with you. On your referral, your doctor will also indicate which hospital is appropriate for carrying out the required treat-

ment. Please note that you may incur a cost if you go to a different hospital for your treatment than the one indicated on the referral.

Hospital agreement

If you have to stay in a hospital for treatment for several days, you will make an agreement with the hospital. In most cases, the agreement is made in writing. This means that both you and the hospital will sign. Only sign the agreement if you have understood it and ask to be given a copy. Please ask for clarification if anything is unclear.

Emergencies

An emergency is any life-threatening illness or injury for which you need immediate medical care. Emergencies include high fever, broken bones, head injuries, strong bleeding, shortness of breath, poisoning and loss of consciousness. Please do not call the emergency headline if you do not have an emergency as you are delaying and impeding the response to real emergencies.

If you think a situation is life-threatening, for example, after a severe accident, call the emergency services ('Rettungsdienst') by dialling 112. Explain calmly and clearly where the affected person is located, what has happened and what state the person is in. Listen attentively and answer all questions as well as you can.

If you need medical advice outside of opening hours and can't wait to reach your family doctor, contact the on-call medical service ('ärztlicher Bereitschaftsdienst') by dialling 116117. This number works without a prefix throughout Germany and is free of charge. You will be connected to the on-call medical service in your area.

Medical services

Hospitals

- ▶ **Klinikum Passau**
Innstrasse 76
94032 Passau
Phone: +49 851 5300-0
webmaster@klinikum-passau.de
www.klinikum-passau.de
- ▶ **Klinik Passau Kohlbruck**
Kohlbruck 5
94036 Passau
Phone: +49 851 5305-0
info@rehafachzentrum.de
www.rehafachzentrum.de

Rehabilitation centre for haematological, oncological, metabolic and orthopaedic illnesses

Physicians who speak foreign languages

General practitioners

This list represents only an overview and does not purport to be exhaustive.

- ▶ **Dr. med. Arpad Geller**
Dr.-Hans-Kapfinger-Strasse 16
94032 Passau
Phone: +49 851 59933
Languages spoken: German, English, Hungarian, Russian, Romanian & Serbo-Croatian
- ▶ **Dr. med. Felicitas Busse**
Grünaustrasse 13
Hauptstrasse 44
94167 Tettenweis
Phone: +49 8534 249
praxis.busse@telemed.de
www.praxis-busse.com
Languages spoken: German & French