German health insurance, explained

Options for expats can be confusing.
Use this flow chart to determine whether you're better off going public (gesetzlich) or private.

How long do you plan to stay in Germany?

Less than three years

Long-term or not sure

Who do you need to insure?

Just me

Me and a working spouse

Me and a nonworking spouse and/or kids

Are you self-employed?

Do you plan to have kids?

Yes

No

No

Yes

Do you have any pre-existing conditions?

Yes

Are you quite sure your income will remain high as you age?

No

Yes

No

Go private

Go public