Why Should You Care?

- Anywhere you live you will be paying for health care.
- Being sick is unavoidable.
German Health Care System

- Required by law.
- "Dual system".
- Solidarity vs equivalence.
- In 2010 11.6% of GDP (287.3 billion Euro and $4,332 per capita) was health expenditures and there was around 325,000 Physicians.
- 14.5 billion euro (4.57% of national budget).
- 77% government-funded and 23% privately funded as of 2004.
- Ranked 25th in the world.
STATUTORY HEALTH INSURANCE

- Introduced by Otto von Bismarck around 130 years ago (late 19th century).
- More of a health fund (Krankenkasse).

Who does it cover?
- Anyone.
- Covers you and your family who make less than 400 Euro per month.

What does it cover?

- What you need to do:
  - Pay for a deductible
  - Share the cost with the health fund
  - Visit the doctor or hospital

Who are the Providers?
- 130 insurance companies.
- Larger providers are AOK, TK, BEK, DAK generally called Krankenkassen.

How Many Use This?
- Used by majority (90%).
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