

Health insurance for foreign workers

Merck BKK

Generally: an employee is socially insured in the country in which he or she works.



The organisation of the German health insurance system is characterised by the dual system of

Income < 6.150,00€

statutory health insurance

(gesetzliche Krankenversicherung – GKV)

- Principle of solidarity: every insured person pays the same percentage of his income as a premium.
- **Merck BKK: 17,8% →** paid by the insured person (8.9%) and the employer (8.9%).
- Premiums are calculated up to the so-called “contribution ceiling” (2025: 5.512,50€ monthly).
- Family members without an own income are also covered free of charge and can access the same benefits as the members themselves.
- Not permitted to make a profit.

Income > 6.150,00€

You can choose between

private health insurance or **statutory health insurance** (private Krankenversicherung – PKV)

- You can be privately insured if the monthly gross income exceeds the income threshold for statutory insurance (2025: 5.512,50€ monthly).
- The fees of a private health insurance are calculated depending on your state of health, age and the insurance tariff. The private health insurance can even charge you a risk premium for your health or even deny to insure you.
- The fees of a private health insurance is not regulated by the state.
- Services can also be adapted for each policyholder individually, but for each person insured you have to pay a separate fee. The private health insurance does not insure you family just for one fee like in the statutory system.
- The insured person first pay all treatment costs on it's own and the insurance company will then reimburse the costs upon submission of the bill.

**90% of
Germans are
part of the
statutory health
insurance
system.**

Any Questions?
Feel free to contact us.

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