



English | Englisch

## Healthcare Guide

Information about health insurance,  
visiting the doctor and how to behave  
in the case of an emergency

**STUTTGART**



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## Things you should know about your healthcare

Who do I contact if I get sick at the weekend? Do I have to pay for medication prescribed by a doctor? And do I have to pay for my glasses myself? These and other questions will be answered on the following pages of the “Healthcare Guide”. It contains current information about the healthcare system in Germany, important preventive medical check-ups and behaviour in the case of an emergency – so you get quick information if you need help.



### Health insurance

In Germany, health insurance is compulsory. However, the insured persons decide themselves which health insurance they choose. Employees are normally insured with a statutory health insurance company. With a correspondingly high income, it is possible to take out private health insurance. People receiving Hartz-IV benefits are compulsorily insured with the statutory health insurance company they were last insured by. They are fully entitled to the standard health insurance benefits.

The amount an individual has to pay to the statutory health insurance depends on the respective income and the general contribution rate of the health insurances. Under certain conditions spouses with no income of their own and children under the age of 25 can be insured free of charge in the statutory health

insurance. As of January 1, 2016, every recipient of Hartz-IV benefits is individually insured with the health insurance.

Every person insured is provided with their own insurance card containing personal data such as name, date of birth and insurance number. Patients must present the insurance card at the first visit to the doctor every quarter. The doctors will then bill the health insurance directly.

### Which benefits are covered by the health insurance funds?



In addition to the costs for visits to the doctor and hospitalisation, the health insurance usually covers the costs of medication available only on prescription, prostheses, medical check-ups, treatments and cures. For most benefits provided by the health insurance you have to pay an individual contribution of ten percent (minimum five euros, maximum ten euros). If you are hospitalised, you pay ten euros per day, but only for a maximum of 28 days in one year. Children and young people under the age of 18 are exempt.

Children and young people under the age of 18 are also exempt from additional payments for medication only available on prescription and aids (for instance hearing aids). Adults do not have to pay more than two percent of their annual gross income. For persons with a chronic illness who need a lot of medication this percentage is limited to one percent of their gross

income. If you take preventative health care actions, the health insurances may offer you bonus payments or reimbursements. Persons with a low income can apply for exemption from additional payments.

Where glasses and contact lenses are concerned, the assumption of costs is strictly defined. These are normally covered by the statutory health insurances for children and young people up to the age of 18. Please contact your health insurance for more detailed information.



## Visit to the doctor

As a patient you are free to choose your doctor. It is, however, recommended to have a permanent family doctor, who is normally a general practitioner or an internist, for children and young people the paediatrician. The family doctor knows the medical history and can refer to a specialist if required. In this case he/she will provide you with a referral note (see figure).

Make an appointment before you visit a doctor and don't forget to cancel it, if you cannot keep the appointment.

You should always have the following documents with you when consulting a doctor:

A yellow form titled 'Überweisungsschein' (Referral Note) with a '06' in the top right corner. The form contains various fields for patient information, doctor information, and a section for the referral. A large red 'MUSTER' watermark is overlaid on the form.

Referral note to specialist (e.g. radiologist)

- insurance card (also at the dentist's or hospital)
- referral note (only at the specialist's)
- vaccination certificate
- if available: current medication plan
- in the case of pregnancy: maternity log
- for children: medical check-up booklet

## Hospitalisation

If you are hospitalised due to an emergency, preparation is usually not possible. However, there are hospital stays that can be scheduled, for instance if you are having an operation for an artificial joint. You should prepare in advance for such a stay.



Important documents for a scheduled hospital stay:

- health insurance card (for persons with statutory health insurance)
- referral from family doctor or specialist
- ID card or passport

If available, you should bring the following documents and information:

- x-rays, laboratory findings and doctor's reports from screenings
- name, address and phone number of the family doctor
- name and phone number of close relatives to be contacted in the case of an emergency
- medication plan
- allergy passport, blood group card, vaccination certificate, x-ray log, as well as special passes (Marcumar, pacemaker, diabetes passport or the like)

The respective clinic charges the costs of the in-patient stay directly to your health insurance. In most cases patients privately insured have to pay the bills themselves and are then reimbursed by the private health insurance. At present, people with statutory health insurance above the age of 18 pay ten euros per day, but only for a maximum of 28 days in one year. Exceptions are possible. Treatments that are not medically necessary, such as cosmetic surgery, must be paid privately.

## Medication



If a doctor prescribes you medication, he/she will provide you with a prescription. You have to present this at a pharmacy to receive the medication. As a general rule, you will have to pay five to ten euros per medication.

Some medication is not covered by the health insurance. If your doctor still thinks this is necessary, he/she will issue a private prescription. Private prescription medication and drugs you can buy in the pharmacy without a prescription must be paid by yourself.

Children under the age of 18 are exempt from extra payments for medication. If pregnant women need medication due to pregnancy-related problems or in connection with childbirth, the extra payment will also be waived.





*Sample prescription for medication*

„Nimm's richtig!“ (“Take it properly!”) – medication plan

Since October 1, 2016 patients who take three medicines prescribed by a doctor on a regular basis, shall be entitled to a medication plan. Ask for it in your doctor’s practice. It is important that you have the medication plan with you at all times and keep it updated. You also have to enter – or have entered – medicine not prescribed by your doctor, but bought by you in a health food store, pharmacy or via the Internet. How to create a medication plan and what you should consider when taking medicine can be found on the following website:

[nimmsrichtig.de/mein-plan-stuttgart](http://nimmsrichtig.de/mein-plan-stuttgart)

		F: r: Ausgedruckt von:		Geboren am: Ausgedruckt am:				
Seite: von:								
Wirkstoff z.B. Schmerzmittel	Handelsname z.B. Schmerzmittel	Wirkst.: r/ke z.B. 400 mg	Darreichungsform z.B. Tablette	Dosis			Hinweise zur Anwendung/ Dauer/ Lagerung/ Zubereitung	Grund z.B. Schmerzen
				1x	2x	3x		
Wichtige Hinweise (z.B. Allergien)								

Offers orientation: the medication plan

Medical check-ups



You feel fit and healthy? That’s good and it should stay that way: so take advantage of medical check-ups, so that possible illnesses can be detected at an early stage. Vaccinations also protect against certain diseases. Many medical check-ups and vaccinations are free of charge. Please consult your health insurance as to prevention possibilities. You will find the examinations covered by the statutory health insurance on the website of the Association of Statutory Health Insurance Physicians: [kbv.de/html/3503.php](http://kbv.de/html/3503.php)

Some are listed below.

Health check-up

From the age of 35, you can contact your family doctor every three years for a medical examination as to heart, cardiovascular, kidney and metabolic diseases. This way, for instance high blood pressure or diabetes mellitus can be detected and treated at an early stage.

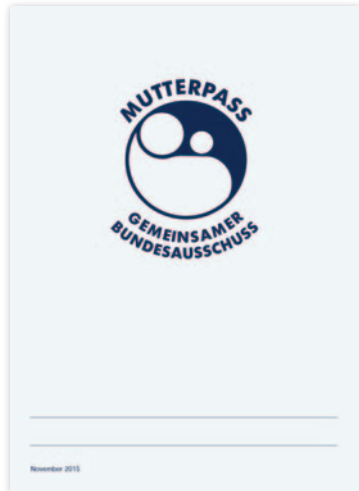
Early detection of cancer

Women from the age of 20 and men from the age of 45 can have a cancer screening test once a year. Today, many types of cancer can be cured if they are detected and treated early.

Pregnancy

From the beginning of pregnancy, expectant mothers should see their gynaecologist on a regular basis. There they will receive a maternity log where doctors and midwives will record all important data related to

the pregnancy. The pregnant woman should have this maternity log with her at all times so that she and the expectant child can be helped in the case of an emergency. She should also present the maternity log every time she visits a doctor, hospital or dentist. Pregnant women should not be given all medication and some examinations should not be carried out.



The maternity log contains data as to the pregnancy

### Screening tests for children

When a child is born a medical check-up booklet is issued in which any and all medical examinations up to the age of 14 are recorded:

Name	Age of the child
U1	following birth
U2	3 <sup>rd</sup> to 10 <sup>th</sup> day of life
U3	4 <sup>th</sup> to 5 <sup>th</sup> week of life
U4	3 <sup>rd</sup> to 4 <sup>th</sup> month of life

U5	6 <sup>th</sup> to 7 <sup>th</sup> month of life
U6	10 <sup>th</sup> to 12 <sup>th</sup> month of life
U7	21 <sup>st</sup> to 24 <sup>th</sup> month of life
U7a	34 <sup>th</sup> to 36 <sup>th</sup> month of life
U8	46 <sup>th</sup> to 48 <sup>th</sup> month of life
U9	60 <sup>th</sup> to 64 <sup>th</sup> month of life
J1	13 <sup>th</sup> to 14 <sup>th</sup> year of life

In addition to the statutory examinations of the U examination plan, a series of health insurance funds offer additional examinations, in particular for primary school-age children (U10 and U11) and for young people (J2). Check with your health insurance whether the costs for such examinations will be covered.



Is my child developing properly?

The U examinations offer reassurance

It is important that you go with your child to the U examinations. This way, illnesses or developmental disorders can be detected early. Vaccinations are also very important since they protect your child from serious illnesses. If you are afraid of side effects, talk to your paediatrician about it.

The current vaccination recommendations of the Robert Koch Institute are available on the Internet under [rki.de](http://rki.de). Please enter the keywords "Empfehlungen der STIKO" (STIKO recommendations).

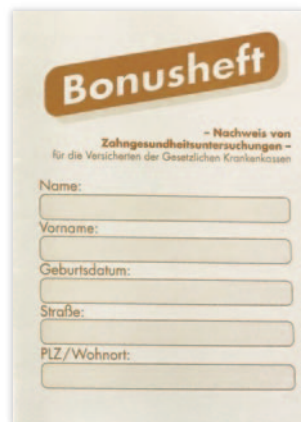


*Documentation of your vaccination*

## Preventative dentistry



Adults should go to the dentist at least once a year, children between six and 17 twice a year – even if they have no complaints. These regular examinations covered by the health insurance are recorded in a bonus booklet. If dental prosthesis work is one day required, the health insurance will pay a higher allowance when the entries in the bonus booklet show that you have taken the right precautionary screenings.



*Please have it stamped once a year when you go for a check-up: the bonus booklet*

The amount paid by the health insurance for dental prosthesis work depends on the dentist's findings. This subsidy will be paid by the health insurance regardless of whether you opt for a simple or complex therapy.

It is possible to take out a dental supplementary insurance.



For children and young people aged between six and 18 dental surgeries offer an individual prophylaxis free of charge. Besides thorough cleaning and fluoridation of the teeth it also entails information on how to brush your teeth correctly. The permanent molars of the children are sealed to prevent caries.

Individual oral hygiene, in particular brushing your teeth regularly, is just as important as the visit to the dentist. Your dentist will inform you about correct dental care.



## Behaviour in an emergency situation

An emergency is any illness or injury that is so serious that immediate medical treatment is necessary, for instance:

- high fever
- breathlessness
- fractures
- severe bleeding
- poisoning
- sudden unconsciousness

In the case of accidents and life-threatening situations you should always call the rescue services:

**Emergency number 112**

In the case of poisoning call the Vergiftungs-Informationen-Zentrale (Poisoning Information Centre) Freiburg. This free emergency and information service is available round the clock.

**Poison emergency centre: Phone 0761 19240**

Dialling the emergency number 110 connects you to the police who can also inform the rescue services. The numbers 110 and 112 can be called from all telephones. You do not need an area code for these numbers.

**Police emergency number 110**

Red, yellow and orange **emergency phones** are located in subway stations and on motorways. They connect you directly to the rescue coordination centre. Here you don't have to dial a number, just operate the lever. Details of the exact location are also indicated on the emergency telephone.

If you dial an emergency number, give the following information:

- **Where** did it happen?
- **What** happened?
- **How many** people are injured/ill?
- **What** are the injuries/conditions?
- **Wait** for queries.



## Stuttgart phone numbers and addresses in an emergency situation

### Emergency rooms for life-threatening situations:

Klinikum Stuttgart – Katharinenhospital

Kriegsbergstraße 60

70174 Stuttgart

Phone 0711 278-30303

The emergency room is located in Katharinenhof (Building E).

Klinikum Stuttgart – Krankenhaus Bad Cannstatt

Prießnitzweg 24

70374 Stuttgart

Phone 0711 278-62700

Both emergency rooms are open 24 hours a day, 365 days a year.

Further information under:

[klinikum-stuttgart.de/ihr-aufenthalt/notfall/](http://klinikum-stuttgart.de/ihr-aufenthalt/notfall/)



## Sick in the evening or at the weekend

### On-call service of the Association of Statutory Health Insurance Physicians

If you need a doctor at night, at the weekend or on public holidays and cannot wait for the next consultation hours, the on-call service is there for you. Within 20 to 30 minutes by car an emergency practice can be

reached from anywhere in Baden-Wuerttemberg. During opening hours you can consult it without prior notice. The on-call service assists in **situations that are not life-threatening**.

**Phone 116117 (nationwide)**

**Fax 0800 58 95 210 (for people with hearing and speech impediments)**

### Opening hours of the emergency practices:

Monday to Thursday, 7 p.m. to 7 a.m.

Friday, 2 p.m. to 7 a.m.

Saturday, Sunday and public holidays round the clock

### Further important addresses and phone numbers in Stuttgart

Medical emergency practice at Marienhospital

Böheimstraße 37

70199 Stuttgart

[notfallpraxis-stuttgart.de](http://notfallpraxis-stuttgart.de)

Without registration by phone

### Opening hours:

- **general practitioners, internists, orthopaedists and surgeons:**  
Monday to Thursday, 7 p.m. to 7 a.m.  
Friday, 2 p.m. to 7 a.m.  
Saturday, Sunday and public holidays, 7 a.m. to 1 p.m.
- **ENT doctors:**  
Saturday, Sunday and public holidays, 9 a.m. to 6 p.m.

## Emergency services at the Katharinenhospital

Kriegsbergstraße 60

70174 Stuttgart

[klinikum-stuttgart.de/ihr-aufenthalt/notfall/](http://klinikum-stuttgart.de/ihr-aufenthalt/notfall/)

- **Dental emergency service**

House K, ground floor

Phone 0711 278-33368

### Opening hours:

Daily from 6 p.m. to 8 a.m.

Saturday, Sunday and public holidays additionally  
from 8 a.m. to 6 p.m.

- **Ophthalmologic emergency service**

Basement house K

Phone 0711 278-33100

### Opening hours:

Monday to Thursday, 6 p.m. to 8.30 p.m.

Friday, 4 p.m. to 10 p.m.

Saturday, Sunday and public holidays, 8 a.m. to 10 p.m.

On weekdays the emergency service is offered in the  
regular practice of the registered ophthalmologists.

Phone 0180 607-1122

- **ENT emergency service**

Phone 0711 278-33297 (until 6 p.m.)

0711 278-01 (after 6 p.m.)

### Opening hours:

Monday to Friday, 4 p.m. to 7.30 a.m.

Saturday, Sunday and public holidays round the clock

## Paediatric emergency service of the Association of Statutory Health Insurance Physicians at Olgahospital

Kriegsbergstraße 60

70174 Stuttgart

Phone 0180 6071-112

### Opening hours:

Monday to Friday, 7 p.m. to 10 p.m.

Saturday, Sunday and public holidays, 9 a.m. to 10 p.m.

For all other times the emergency room of Olgahospital  
is responsible.

Phone 0711 278-73011

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You can also find it on the Internet under:  
[www.stuttgart.de/gesundheitskonferenz](http://www.stuttgart.de/gesundheitskonferenz)

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