Prepare your health-insurance decision

Fill and save in a PDF reader, or print. Your entries stay in your copy.

Start with eligibility, not a score

Public and private health insurance are not freely interchangeable for everyone. Ask an insurer to confirm your position using your employment, insurance history and circumstances. This worksheet prepares that discussion; it does not determine eligibility or select a product.

For employees, the general annual compulsory-insurance threshold in 2026 is EUR 77,400. Exceptions and special cases exist. Crossing a salary threshold alone is not a complete assessment of your right to join or change systems.

Employment status / planned start or change / current cover

Eligibility confirmed by / available routes / confirmation date

Compare the household, not one headline premium

Public contributions depend on the applicable income rules; eligible family members may be covered without a separate contribution. Private premiums depend on the contract and personal factors; consider separate family cover, deductibles and future affordability.

Who needs cover now / likely family or work changes

If eligibility is unclear, resolve it first. If only the first-year price is known, ask for the missing household and coverage details before deciding.

Questions about family cover / future income / longer-term costs

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Ask both routes the same practical questions

- ☐ Available route and start date confirmed for my situation
- ☐ All household members and any separate cover accounted for
- ☐ Contributions or premiums, deductibles and own costs compared
- ☐ Relevant benefits, exclusions and reimbursement process understood
- ☐ Sick-pay or income-protection arrangements clarified
- ☐ Long-term care insurance included in the discussion
- ☐ Consequences of a later job, income or system change discussed

Returning from private to statutory insurance is subject to legal conditions and may be restricted, especially later in life. Do not treat a switch as an easily reversible trial. Obtain confirmation of new cover and the transition before ending existing arrangements.

Most important unanswered question / who will confirm it

Prepare a focused conversation

I currently have [cover] and will be [work situation] from [date]. Please confirm my available routes, household costs, relevant benefits and transition requirements. My main concerns are [family / cash flow / treatment / future changes].

Next discussion / date / documents to prepare

Ask Alpenrose about insurance and financial planning

Official sources / checked 7 September 2026

BMG: statutory eligibility and family cover (www.bundesgesundheitsministerium.de)

BMG: contributions (www.bundesgesundheitsministerium.de)

BMG: private health insurance (www.bundesgesundheitsministerium.de)