



Social Insurance Medical Services in Germany

The German Statutory Social Security is split in different subject areas:

- **Health Insurance and Long-Term Care Insurance**
- **Pension Insurance** (also for the cases if the earning-capacity (fitness for work) is permanently reduced because of illness or private accident)
- **Unemployment Insurance**
- **Occupational Accident Insurance** (protection against the consequences of accidents at work, occupational illness and job-related health hazards)
- **Social Compensation and Social Assistance**



This system is based on an initiative of **Otto v. Bismarck** and was already established between 1883 and 1889.

• **The rule is: Rehabilitation (medical, vocational and/or social) before Benefits!**

• **The aim is: Reintegration in work and society!**

Every branch/subject area of the German Statutory Insurance System has its own medical advisory service because of the necessity of a medical check for the existence of the conditions for insurance performances or benefits.

