Social insurance medical services in GERMANY

BACKGROUND
In the Federal Republic of Germany, there is a segmented or split system in the social insurance:

the Statutory Health Insurance and Long-Term Care Insurance;
the Statutory Pension Insurance (also for the cases if the earnings capacity is reduced because of illness or private accident);
the Statutory Unemployment Insurance; and
the Statutory Occupational Accident Insurance (protection against the consequences of accidents at work, occupational illness and job-related health hazards).

There are also:
measures to integrate disabled people into society (medical, vocational and financial benefits, educational and social integration measures); and
compensation and assistance for war victims (including victims of violent crime; persons injured in compulsory military or civilian service; persons imprisoned due to political reasons after 8 May 1945 in the Soviet zone or on the basis of the unlawful sentence by the SED (the Socialist Unity Party of the former German Democratic Republic) and who suffer from lasting disability as a result of their imprisonment).

Further information is available on the following homepages: www.BMA.de and www.Bmgesundheit.de.

NUMBER OF DOCTORS AND WHO EMPLOYS THEM
Every branch of the German Statutory Insurance System has got its own medical advisory service because of the necessity of a medical check for the existence of the conditions for insurance performances or benefits.

In **Statutory Health Insurance** and **Long-Term Care Insurance** there are 2118 doctors and more than 1100 special nurses (Medizinischer Dienst der Krankenversicherung – abr.: MDK - medical advisory service of the health insurance).

In **Statutory Pension Insurance** there are 827 doctors and in special clinics for medical rehabilitation (with the aim to eliminate the need for an invalidity pension) there are 1047 doctors employed.

In the **Federal Employment Institute** there are 320 doctors busy.

These doctors are all both qualified specialists (for example internists, surgeons, orthopaedists), and qualified in the social medicine (partly also in occupational medicine - for instance the doctors of the Federal Employment Institute).

Behind these employed doctors some bodies of the German Statutory Insurance System make use of other doctors, for example specialists in hospitals or in their own medical practices. These external doctors are working for the social insurance corporation for a fee per expert report.

**PROFESSIONAL ORGANISATIONS**

In the Federal Republic of Germany, there is the obligation for doctors to be a member of a Medical Chamber connected with the duty to pay an annual chamber contribution. Every federal state has its own Medical Chamber. The membership of the Medical Chamber depends on the doctor’s occupational place, not on the place of residence. All Medical Chambers are associated in the German Medical Association (Bundesärztekammer: [www.bundesaerztekammer.de](http://www.bundesaerztekammer.de)).

The German scientific association of the social medicine is the **DGSMP** (Deutsche Gesellschaft für Sozialmedizin und Prävention – German society of social medicine and prevention: [www.DGSMP.de](http://www.DGSMP.de)).
The professional organisation of the social insurance doctors of Germany is the BSD (Berufsverband der Sozialversicherungsärzte Deutschlands: www.BSDonline.de). The BSD is also the organisation that represents the German insurance doctors in EUMASS/UEMASS.

**TRAINING**

There is the possibility to get a special certification for social medicine by a Medical Chamber. For this it is necessary to complete successfully special courses (4 weeks basic course and 4 weeks advanced course of social medicine at special academies). In addition the doctor has to practise for a termed period under tutorial of a nominated authority in social medicine.

**SPECIALISATION**

The specialisation of the doctors depends on the special branch of the German Statutory Insurance System, in which the doctor is employed. So the doctors of the MDK are specialists for the medical conditions for sickness leave, medical rehabilitation, payment for in-patient hospital services, drugs, medical appliances and medical devices, extra contractual procedures, long term care benefit grading and also help with claims of malpractice and negligence. The doctors of the pension insurance’s branch are specialised in medical problems relating to invalidity, medical and occupational rehabilitation, and the doctors of the Federal Employment Institute have specialised knowledge of the medical conditions for fitness for job, strain in the different jobs and also for occupational rehabilitation.

The medical consulting and auditing is being undertaken by physical examinations and interviews, but also from written records. Quality assurance plays a growing part in every branch of the insurance medicine.