

Germany



Health systems

Economic classification: **High Income**

Health systems summary

Germany has a health insurance system that is mandatory for all its citizens and permanent residents. The system is made up of two types of insurances: “sickness funds” through the statutory health insurance system and private health insurance. The latter is typically held by those with higher incomes who opt out of the statutory insurance and the self-employed, covering approximately 11% of the population. “Sickness funds”, on the other hand, are used by the majority (87%) and are financed by compulsory contributions by employees and employers. There are said to be approximately 109 different “sickness funds” available, all of which cover non-earning dependents free of charge. As a result of this described system, Germany is considered to have universal health coverage for all legal residents. Out of pocket expenditure is considerably lower than European neighbours at 12.5% of total health spending in 2017.

Indicators

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| Where is the country's government in the journey towards defining 'Obesity as a disease'? | Defined as disease |
| Where is the country's healthcare provider in the journey towards defining 'Obesity as a disease'? | Some progress |
| Is there specialist training available dedicated to the training of health professionals to prevent, diagnose, treat and manage obesity? | No |
| Have any taxes or subsidies been put in place to protect/assist/inform the population around obesity? | No |
| Are there adequate numbers of trained health professionals in specialties relevant to obesity in urban areas? | Some progress |
| Are there adequate numbers of trained health professionals in specialties relevant to obesity in rural areas? | No |
| Are there any obesity-specific recommendations or guidelines published for adults? | Yes |
| Are there any obesity-specific recommendations or guidelines published for children? | Yes |
| In practice, how is obesity treatment largely funded? | Out of pocket |

Perceived barriers to treatment

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|---|-------------------------------------|----------------------------------|-------------------------------------|
| Lack of political will, interest and action | High cost of out of pocket payments | Influence of food industry | Fragmented or failing health system |
| Lack of training for healthcare professionals | Lack of multidisciplinary teams | Poor health literacy & behaviour | Obesogenic environment |
| Obesity not recognised as a disease | | | |

Summary of stakeholder feedback

In July 2020, the German Parliament officially recognised obesity as a chronic disease. Despite this, obesity prevention is considered to be neglected and underfunded, with the few initiatives available provided by health insurance companies. Additionally, the way in which health insurance companies address obesity differs between companies. While some insurers consider obesity to be a disease and act on this by covering some services, it was noted to be extremely variable because insurers were reluctant to provide care for financial reasons.

Stakeholders noted that most people living with obesity entered the system through primary care. Once in the system, it was felt that compliance to disease management was not sufficiently supported and there was inconsistency in referrals to local services. This, compounded by the poor financial coverage for obesity treatment and management, means that the majority receive insufficient care. It was agreed that there is too much variation in what insurers will cover, with coverage often extended to bariatric surgery only and few other treatment options. As a result, it appears that much treatment is paid for out of pocket.

Stakeholders felt that there are inadequate numbers of suitably qualified obesity treatment professionals in both urban and rural areas. Specifically, there is reportedly a lack of psychologists, specialist doctors and dieticians. It was recognised that while there are obesity guidelines, they are only partly followed due to lack of financing and training. It was reported that most obesity training is not mandatory for health professionals.

Based on interviews/survey returns from 3 stakeholders

Last updated: June 2020