

Cost reimbursement for psychotherapy: your checklist

This list takes you step by step through the application to your statutory health insurer (gesetzliche Krankenkasse). Work through the steps in order and tick off each one when it is done.

Important: Apply **before** treatment starts. As a rule, you have to pay for any sessions before your insurer's decision yourself, including trial sessions (probatorische Sitzungen). Your insurer decides on each case individually whether it will cover the costs. There is no guarantee.

A. Before you apply

☐ **1. Attend a psychotherapeutic consultation (psychotherapeutische Sprechstunde)**

At a practice **with** a Kassenzulassung, i.e. a practice approved to treat patients at the expense of statutory health insurance. The Terminservicestelle (appointment service, phone 116117 or 116117.de) arranges appointments; you do not need a referral. The waiting time must not exceed 4 weeks. Your insurer pays for the consultation as usual. For psychotherapy to follow, it must last at least 50 minutes in total. You will receive form **PTV 11** (individual patient information). It states whether treatment is needed promptly (zeitnah erforderlich) and, where applicable, gives you a referral code (Vermittlungscode).

Exception: If you were discharged from a hospital or rehabilitation clinic after treatment for a mental illness, you do not need a consultation. In that case, enclose the discharge letter (Entlassbrief).

☐ **2. Contact practices with a Kassenzulassung and record everything in the log**

You can find addresses via 116117.de, the doctor search (Arztsuche) of the Association of Statutory Health Insurance Physicians (Kassenärztliche Vereinigung) or your insurer. Ask: When can **psychotherapy** start, not just a first appointment (Erstgespräch)?

- Call during the practice's telephone hours, and do so several times. A single call, a message on the answering machine or a single email per practice is usually not considered enough.
- Ask in neighbouring districts as well. Courts often consider a journey of up to about one hour (one way) to be reasonable.
- No fixed number of practices is required. The more practices and attempts you can document, the better. In Berlin, it should be well over five practices.

☐ **3. Ask the Terminservicestelle (appointment service, phone 116117) for a therapy place**

If your PTV 11 contains a referral code (Vermittlungscode), give it. Many insurers expect several attempts. Write down every result and keep confirmations or screenshots. If you are offered trial sessions (probatorische Sitzungen), ask the practice whether therapy can begin promptly afterwards. Write down the answer.

☐ **4. If possible: a doctor's certificate confirming urgency**

From your GP (Hausärztin / Hausarzt) or a specialist (Fachärztin / Facharzt). It is not required, but it can strengthen your application.

☐ **5. Documents from Privatpraxis Seven**

Mr Seven will give you:

- a certificate confirming an available therapy place (start date, frequency, method: behavioural therapy (Verhaltenstherapie), note that the practice has no Kassenzulassung),
- a treatment plan with a cost estimate (Behandlungsplan mit Kostenvoranschlag).

Mr Seven sends proof of his qualifications directly to your insurer.

Do not book an appointment before your insurer has decided; email Mr Seven instead. **Do not sign a treatment contract** until your insurer has decided.

B. Submitting the application

☐ **6. Fill in the application and enclose the attachments**

Use the practice's template. Send the application in German; the bilingual version gives you an English translation. Diagnoses do not belong in the covering letter. They are on the PTV 11.

☐ **7. Keep a copy of everything**

☐ **8. Send it with proof of receipt**

By registered post (Einschreiben), in person against a receipt stamp (Eingangsstempel) or via your insurer's app. Save the confirmation. Write down the date: the time limits start when your insurer receives the application.

☐ **9. Put the time limits in your calendar**

Your insurer has 3 weeks from receipt. If it obtains an expert opinion (Gutachten), it has 5 weeks and must tell you so. If your insurer phones you, ask for a written reply. If it names a practice, contact that practice immediately and write down the result.

C. After the decision

☐ **10. If your application is approved**

- Check how many sessions have been approved and how much will be reimbursed. Some insurers reimburse only part of the fee. You pay the rest yourself.
- Before treatment starts, the practice will give you written information about the costs. Only then do you sign the treatment contract.
- You pay the practice's invoices and submit them to your insurer.
- Before the actual therapy, at the latest after the trial sessions, a medical examination for physical causes is needed (Konsiliarbericht, consultation report). This examination is not needed if a doctor working with statutory health insurance (Kassenärztin / Kassenarzt) referred you for psychotherapy, or if a hospital recommended psychotherapy after an inpatient stay for a mental illness.
- For further sessions, submit a follow-up application (Folgeantrag) in good time.

☐ **11. If your application is rejected**

- You can lodge an objection (Widerspruch) within **one month**. The practice has a template for this.
- If you start treatment anyway, you pay the costs yourself. They will only be reimbursed if the rejection later turns out to have been unlawful. Talk to the practice first.

☐ **12. If you receive no reply**

If, by the end of the time limit, your insurer has neither decided nor given you a sufficient reason for the delay in writing or electronically beforehand, your application may be deemed approved (Genehmigungsfiktion, section 13(3a) of the Social Code Book V, SGB V). This is legally complicated and not a reliable approval. Get advice before you rely on it, for example from the Independent Patient Advisory Service (Unabhängige Patientenberatung), a social welfare association (Sozialverband) or a lawyer specialising in social law (Sozialrecht).

In an acute crisis, do not wait for the application: Emergency 112 · out-of-hours medical service 116117 · TelefonSeelsorge crisis line (in German) 0800 111 0 111 (24 hours a day, free of charge).

Privatpraxis Ümit Seven · therapie-seven.de · As of: October 2026 · This checklist does not replace legal advice.