My Pregnancy Insurance Planner

A pregnancy is an exciting time – and sometimes also full of questions. This little booklet helps you keep track of your insurance, your wishes and possible extras. Step by step you can plan your personal pregnancy journey – clearly, calmly and following your intuition.

My Personal Data

Name: .....

Health Insurance Provider: .....

Insurance Number: .....

Contact Person / Hotline: .....

Additional Insurance: .....

These services are covered in Germany by public insurance (GKV). If you come from another country, this may be different from what you know.

My Pregnancy Insurance Planner

What is Automatically Covered (Public Insurance)

Prenatal Check-Ups
Until week 32: every 4 weeks
From week 32: every 2 weeks
(Includes weight, blood pressure, urine, blood tests, baby's heartbeat & position)

Ultrasound Scans
1st Screening (Weeks 9–12): heartbeat, placement, multiples
2nd Screening (Weeks 19–22): organs, growth, amniotic fluid
3rd Screening (Weeks 29–32): size, weight, placenta, position

Blood Tests
Early pregnancy: blood type, rhesus factor, antibodies, infections (rubella, syphilis, hepatitis B, (HIV))
Weeks 24–27: antibody test (if Rh–)
Weeks 24–28: glucose tolerance test (diabetes screening)

My Pregnancy Insurance Planner

What is Automatically Covered (Public Insurance)

Vaccinations
Flu: recommended anytime
Whooping cough: weeks 28–32

Midwife Support
During pregnancy and up to 12 weeks postpartum (longer if medically necessary)

Birth & Hospital Stay
Birth in hospital incl. standard room
Medical support, midwives, pain relief (e.g. epidural)

My Pregnancy Insurance Planner

Extras / Possible Additional Costs

Extra Service	Estimated Cost	Use? YES – NO	Notes
3D/4D Ultrasound	≈ 50€ - 100€	☐ ☐	
Toxoplasmosis / Blood Test	≈ 30€ - 200€	☐ ☐	
Partner Fee for Courses	≈ 100€	☐ ☐	
Acupuncture / Homeopathy	≈ 20€ - 50€/ session	☐ ☐	
Family Room	≈ 300€	☐ ☐	
Midwife on Call	300€ - 600€	☐ ☐	*HIV-test voluntary
K-Taping / Physiotherapy	≈ 20€ - 50€/session	☐ ☐	
Extra Midwife Check-Ups	variable	☐ ☐	
Nuchal Translucency Screening	≈ 150€ - 250€	☐ ☐	
Private Midwife	≈ 500€ - 1000€	☐ ☐	

My Pregnancy Insurance Planner

My Priorities

This is most important to me:

These services I don’t need

Questions to my Insurance, Doctor, Midwife:

Which extras are partly covered?
Are partner fees reimbursed?
How many midwife visits after birth are included?
Which vaccinations are covered?
Are there bonus programs or vouchers?

My Pregnancy Insurance Planner

Notes

Here is space for your personal notes

Mamihero reminder:
You are already a hero for your baby – every choice matters.

My Pregnancy Insurance Planner

About

Mamihero reminder:
It doesn't have to be perfect—it's enough if it's good for you and your baby."

About Mamihero
Created by Mamihero – How to Mami in Germany.
I support international moms in Germany with practical tips, cultural insights and personal stories.
More resources, checklists and guides: www.mamihero.blog

Disclaimer
This planner is for informational purposes only. It does not replace professional medical advice.
For individual health questions, always consult your doctor, midwife or health insurance provider.
Mamihero is not responsible for the completeness or accuracy of this information.

Copyright / Usage Rights
This free planner is provided by Mamihero for personal use only.
Any commercial use, resale, or reproduction without permission is not allowed.