

How NetMed works

NetMed is the HMO model for basic insurance. Your benefits: you will be looked after by a team of doctors and therapists who are familiar with your medical history.



Important:

Please discuss all treatments with your coordinating doctor or HMO practice. If you contact another doctor or specialist without prior consultation, this may result in sanctions.

You can go directly to a specialist in these cases:

- Emergencies (your practice or doctor must be informed within 10 days)
- Gynaecological treatment (including maternity examinations)
- Regular eye tests
- Dental treatment

Step 1

You choose an HMO practice or a doctor in a network of physicians.

Step 2

You always contact your HMO practice or doctor first if you need medical advice.

Step 3

Your doctor provides initial medical advice.

Step 4

This doctor provides treatment or refers you to a specialist.

Step 5

The treatment plan is binding.

First-rate advice in your network of physicians

By choosing a doctor or HMO practice affiliated with a network of physicians, you benefit from combined medical expertise.

If necessary, your doctor will refer you to a suitable specialist. Your practice or doctor coordinates the treatment and any measures required. This not only increases the chances of success, but also avoids unnecessary costs. In return you get a discount on your premium.