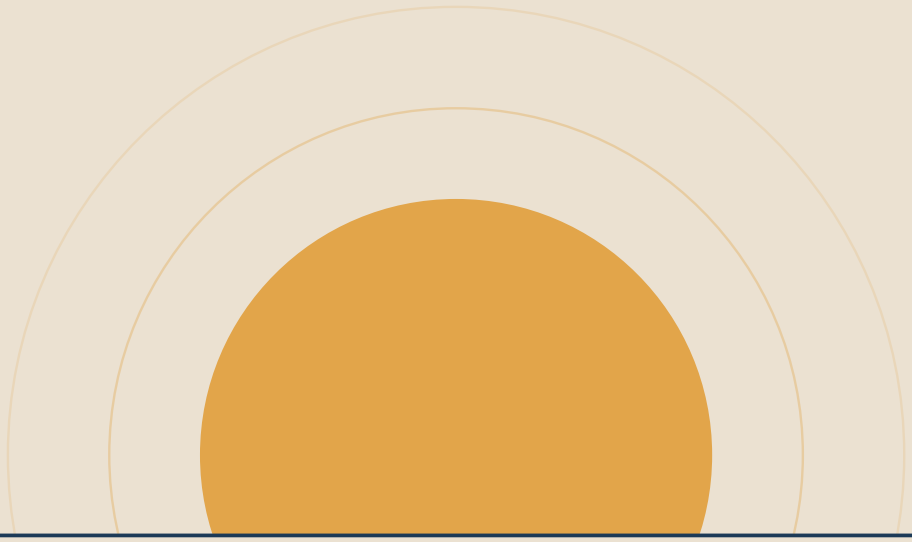
Mamavela

Having a Baby in Germany as an Expat

Mutterpass, Hebamme, Mutterschutz, Elterngeld by residence permit, the birth certificate and your baby's papers.



Free sample

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Before you begin

Congratulations. Having a baby in Germany when you did not grow up here can feel like learning three new languages at once: the German you hear at the Frauenarzt, the German of the forms, and the very particular German of the authorities, where a single word such as Aufenthaltstitel can decide whether you receive a benefit or not. The good news is that the German system is generous and, once you see how it fits together, surprisingly logical. Prenatal care, the birth and midwife visits at home are covered by health insurance. Your job is protected by law from the moment your employer knows you are pregnant. Paid time off before and after the birth is fixed in law. Elterngeld replaces part of your income for a year or longer, and Kindergeld is paid every month for your child.

This guide was written for parents who live in Germany but did not grow up in the system: expats on a Blue Card or a work permit, EU citizens who moved for a job, partners of people posted here by their employer, students, researchers and anyone who reads German slowly and English comfortably. It puts the whole journey in one place, in the order you will need it, and it translates the German words you will meet on the way.

It is built on three promises.

First, every figure is checked. When this guide says that Kindergeld is 259 euros a month per child, that Mutterschaftsgeld from the statutory health insurer is at most 13 euros a day, that Elterngeld is between 300 and 1,800 euros a month, or that a birth must be reported to the Standesamt within one week, the figure was read on 13 October 2026 in the federal law itself (gesetze-im-internet.de) or on the official federal family portal (familienportal.de), the federal health portal (gesund.bund.de) or another public authority. Every page is listed with its address in the Sources chapter. Rules and amounts change: when a figure matters to you, open the page and check it again.

Second, nothing is guessed. Where no official page states something clearly, this guide does not invent it. You will not find a price list for private hospital rooms or a promise about how long your Ausländerbehörde will take, because no official source gives them. Instead, the guide tells you who decides and what to ask.

Third, your residence status is never an afterthought. In Germany, some family benefits depend on the residence title you hold, not only on where you live. Chapters 8, 9 and 11 explain exactly which titles count, as the law lists them, so that you can check your own card before you apply.

> **This guide informs; it does not replace professional advice.**
>
> Your Frauenärztin, your Hebamme and your paediatrician know your health and your baby's. Your Elterngeldstelle, the Familienkasse, your health insurer, the Standesamt and the Ausländerbehörde are the only bodies that can decide your own case. Use this guide to understand the system and ask the right questions, then confirm your situation with them. In an emergency in Germany, call 112.

How to use this guide

You do not need to read it in order.

- **Just found out you are pregnant?** Read Chapters 1 to 4, find a Hebamme this week, then put the dates from the checklist in Chapter 14 into your calendar.
- **Planning your time off work?** Chapters 5 to 8 cover Mutterschutz, Mutterschaftsgeld, Elternzeit and Elterngeld.
- **Not an EU citizen?** Read Chapter 8 (Elterngeld and residence titles), Chapter 9 (Kindergeld) and Chapter 11 (your baby's residence title and nationality) early in pregnancy, while there is still time to ask your Ausländerbehörde questions.
- **About to give birth?** Chapter 10 explains the paperwork for your baby in the order it happens, and Chapter 14 lists what to do in the first weeks.
- **The partner?** Chapter 13 is for you, and so are Chapters 7 and 8.

All amounts are in euros and were checked on 13 October 2026. German words appear in italics the first time they matter and are all explained in the glossary in Chapter 15.

Chapter 1. How the German system fits together

Before the details, here is the map. Most of the confusion new parents run into in Germany comes from mixing up the offices below. Each one has its own forms, its own deadlines and its own vocabulary.

What	Who is responsible	Where you deal with it
Prenatal care, the birth, midwife care at home	Your health insurer: a statutory Krankenkasse (GKV) or a private insurer (PKV)	Your Frauenarzt or Frauenärztin, your Hebamme, the hospital or birth centre
Protection at work during pregnancy and after the birth	The Maternity Protection Act (Mutterschutzgesetz, MuSchG), enforced against your employer	Your employer; the state labour protection authority if there is a dispute
Income during the protection periods (Mutterschaftsgeld)	Your Krankenkasse, plus a top-up from your employer; for some women, the Federal Office for Social Security (BAS)	Your Krankenkasse, your employer, or the BAS online
Job-protected parental leave (Elternzeit)	The Federal Parental Allowance and Parental Leave Act (BEEG)	A written request to your employer
Parental allowance (Elterngeld)	Your federal state, through the Elterngeldstelle responsible for where your child lives	Online (ElterngeldDigital in many states) or on your state's form
Child benefit (Kindergeld)	The Familienkasse of the Federal Employment Agency	Online or on paper, after the birth
Registering the birth and the birth certificate	The Standesamt (civil registry office) of the place where your baby is born	Usually started by the hospital or birth centre
Your baby's residence title	The Ausländerbehörde (foreigners' authority) where you live	An application, or a title issued automatically in some cases
Your baby's passport	Your home country, through its embassy or consulate in Germany	The embassy's own procedure

Three things that surprise expats most

1. Paid leave and job-protected leave are separate. Mutterschutz and Mutterschaftsgeld cover the weeks around the birth. Elternzeit is the right to stay away from work afterwards without losing your job. Elterngeld is the money that replaces part of your income during that time. You apply for each one separately, to a different place.

2. Your residence title can matter as much as your income. EU, EEA and Swiss citizens can usually

receive Elterngeld and Kindergeld on the same terms as Germans if they live or work in Germany. Other nationals can receive them only with certain residence titles. The law lists them precisely (Chapter 8). Check your card early.

3. A baby born in Germany is not automatically German. Germany does not grant citizenship to every child born on its soil. A child of two foreign parents becomes German at birth only if one parent has lived lawfully in Germany for five years and holds an unlimited right of residence (Chapter 11). Otherwise, your baby takes your nationality, needs a passport from your embassy and, unless you are an EU, EEA or Swiss citizen, needs a German residence title.

What is covered, and what usually is not

For a person with statutory health insurance, the law (Social Code Book V, sections 24c to 24i) lists the benefits for pregnancy and motherhood: medical care and midwife care, medicines and aids, the birth itself, home care, help with the household, and Mutterschaftsgeld. These apply to every person who is pregnant, has given birth or is breastfeeding, if the other conditions are met. In practice, you do not receive a bill for your prenatal check-ups, the standard ultrasounds, the birth or the midwife's visits at home.

What may cost you money:

- **Extra tests that are not part of standard prenatal care.** The federal health portal explains that special tests such as the toxoplasmosis test and some prenatal diagnostic tests are not part of the standard services, unless there is a well-founded medical reason. Otherwise they are IGeL (individual health services), offered only with your consent and paid by you.
- **A family room at the hospital.** The federal health portal notes that some hospitals offer family rooms where your partner can stay, and that their cost has to be paid privately.
- **A midwife's on-call fee for a home birth.** The home birth itself is covered by statutory insurance, but midwives generally charge an extra fee if you want them on call.
- **Your partner's share of birth preparation classes.** Statutory insurance covers 14 hours of birth preparation classes for the pregnant woman; partners are often asked to contribute.

If you are privately insured, what is covered depends on your contract. Chapter 2 explains the rules that protect you.

End of the sample

Thank you for reading this far. We hope these first pages already feel useful, and that you can see how the rest of the book is built: clear steps, pages to fill in, sources you can check.

The full book has 46 pages.

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