

Die Krankenkassen im Leistungsvergleich

Wie viel Prozent der Kundenwünsche erfüllen die Kassen? Wie viel Geld können Versicherte sparen?

	Bonus-/Vorteilsprogramme	Integrierte Versorgung	Naturheilverfahren	Indiv. Gesundheitsförderung	Service	Zahn	Freiwillige Zusatzleistungen	Wahlarufe	Auslandsschutz	Gesamt	Max. Bonus p.a.	Max. Beitragsrückerst. bei Verzicht auf Leistung	Selbstbehalt max. Vorteil p.a.	Selbstbehalt max. Risiko p.a.	Zahl Geschäftsstellen
Gewichtung im Gesamtergebnis 1)	24%	20%	13%	10%	8%	7%	7%	6%	5%						
Kassen-Name															
Die leistungstärksten Krankenkassen ohne Prämienzahlung															
Securvita	100%	71%	100%	100%	100%	84%	100%	78%	100%	92%	720 €	600 €	300 €	300 €	1
Techniker	90%	92%	87%	85%	100%	84%	100%	100%	34%	88%	280 €	304 €	600 €	500 €	235
HEK	100%	71%	96%	100%	100%	100%	93%	64%	0%	86%	100 €	593 €	500 €	350 €	26
Siemens BKK	87%	75%	68%	100%	100%	100%	93%	66%	100%	86%	125 €	600 €	600 €	300 €	106
Barmer GEK	94%	82%	87%	100%	89%	68%	93%	78%	34%	85%	188 €	200 €	300 €	120 €	927
DAK-Gesundheit	100%	78%	87%	100%	100%	68%	63%	64%	34%	83%	135 €	540 €	216 €	334 €	870
R+V BKK	100%	77%	18%	100%	100%	30%	84%	64%	100%	77%	150 €	300 €	600 €	300 €	1
mhplus BKK	87%	65%	62%	100%	89%	68%	76%	100%	34%	77%	140 €	156 €	600 €	600 €	32
KKH-Allianz	90%	60%	49%	100%	100%	68%	72%	64%	34%	73%	30 €	600 €	500 €	80 €	110
Alle Krankenkassen mit Prämienzahlung im Leistungsvergleich															
BKK Wirtschaft & Finanzen (72 € p.a.)	80%	53%	44%	100%	89%	68%	84%	64%	100%	72%	130 €	240 €			2
hkk (60 € p.a.)	80%	46%	44%	100%	89%	30%	72%	30%	34%	62%	170 €		500 €	300 €	27
G&V BKK (72 € p.a.)	14%	57%	52%	100%	55%	14%	60%	16%	0%	42%					1
BKK A.T.U. (30 € p.a.)	47%	12%	0%	100%	45%	24%	76%	64%	0%	38%	100 €	100 €	200 €	100 €	14
Weitere große Krankenkassen im Leistungsvergleich															
AOK Nordwest	83%	19%	59%	85%	100%	52%	84%	66%	34%	63%	80 €		600 €	120 €	230
AOK Rheinland/HH	94%	20%	35%	100%	100%	38%	72%	66%	34%	62%	334 €		600 €	120 €	107
IKK classic	80%	63%	13%	100%	70%	14%	74%	86%	0%	60%	300 €		450 €	113 €	364
AOK Baden-Württ.	80%	20%	46%	100%	89%	84%	82%	30%	0%	60%	160 €		600 €	120 €	250
AOK Plus	81%	26%	63%	85%	100%	28%	46%	66%	0%	58%	300 €		600 €	120 €	146
AOK Bayern	74%	47%	36%	85%	89%	28%	72%	16%	34%	57%				120 €	250
AOK Niedersachsen	68%	21%	62%	100%	89%	17%	47%	30%	0%	51%	150 €		600 €	120 €	120
Die anderen Krankenkassen im Leistungsvergleich															
Hypovereinsbank BKK	81%	61%	57%	100%	81%	68%	83%	64%	34%	72%	70,00 €	550,00 €	550,00 €	400,00 €	1
Deutsche BKK	69%	67%	31%	100%	89%	68%	72%	78%	100%	71%	150,00 €	583,44 €	600,00 €	400,00 €	48
Betriebskrankenkasse Mobil Oil	89%	57%	36%	100%	100%	68%	84%	64%	0%	70%	150,00 €	500,00 €	50,00 €	50,00 €	3
Brandenburgische BKK	76%	44%	92%	100%	71%	54%	84%	78%	0%	69%	180,00 €	300,00 €	500,00 €	500,00 €	2
BKK Pfalz	97%	35%	50%	100%	89%	84%	90%	30%	0%	68%	165,00 €		600,00 €	300,00 €	1
BKK GILDEMEISTER SEIDENSTICKER	97%	43%	13%	100%	89%	84%	84%	64%	34%	68%	100,00 €	575,44 €	200,00 €	300,00 €	3
BKK Kassana	79%	56%	44%	100%	64%	84%	100%	64%	0%	68%	60,00 €	319,69 €	600,00 €	400,00 €	1
BERGISCHE KRANKENKASSE	87%	54%	62%	100%	89%	68%	55%	38%	0%	68%	120,00 €				3
Die Schwenninger Krankenkasse	89%	32%	49%	100%	89%	68%	93%	64%	0%	66%	80,00 €	525,00 €	150,00 €	150,00 €	14
BKK ALP plus	97%	49%	20%	100%	70%	68%	76%	78%	0%	66%	200,00 €	304,43 €	600,00 €	300,00 €	12
SAINT-GOBAIN BKK	89%	67%	20%	100%	80%	84%	74%	0%	0%	65%	300,00 €				8
BKK VBU	86%	44%	12%	90%	100%	68%	90%	66%	34%	65%	130,00 €		200,00 €	200,00 €	32
BKK ESSANELLE	86%	32%	37%	100%	89%	84%	84%	30%	34%	64%	100,00 €		600,00 €	600,00 €	25
Salus BKK	79%	75%	0%	100%	70%	40%	84%	64%	34%	64%	200,00 €	575,44 €	500,00 €	100,00 €	20
Novitas BKK	86%	29%	27%	100%	100%	84%	65%	64%	34%	64%	300,00 €		110,00 €	190,00 €	38
energie-BKK	75%	42%	0%	100%	89%	100%	84%	30%	34%	60%	160,00 €		500,00 €	300,00 €	9
BIG direkt gesund	74%	20%	38%	85%	89%	68%	93%	86%	34%	60%	110,00 €	575,44 €	600,00 €	400,00 €	1
Bosch BKK	83%	48%	43%	100%	82%	0%	90%	30%	0%	60%	120,00 €		600,00 €	300,00 €	28
Shell BKK/LIFE	86%	41%	0%	100%	89%	38%	84%	48%	34%	59%	150,00 €	200,00 €	400,00 €	100,00 €	1
Vaillant BKK	85%	32%	13%	100%	60%	84%	72%	78%	0%	59%	120,00 €	100,00 €	250,00 €	350,00 €	7
Knappschaft	77%	17%	48%	100%	89%	17%	84%	100%	0%	57%	140,00 €	300,00 €	500,00 €	300,00 €	110
BKK ZF & Partner	76%	43%	38%	100%	45%	0%	74%	64%	66%	57%	70,00 €		600,00 €	300,00 €	11
BKK24	58%	47%	18%	100%	84%	83%	84%	16%	34%	57%	108,00 €				22
BKK VerbundPlus	75%	33%	30%	100%	80%	54%	84%	30%	0%	56%	100,00 €		200,00 €	300,00 €	6
BKK firmus	86%	18%	27%	90%	73%	17%	84%	30%	100%	56%	120,00 €				18
BKK Herkules	89%	36%	18%	100%	52%	54%	76%	16%	0%	55%	200,00 €				1
AOK Sachsen-Anhalt	86%	12%	39%	85%	89%	54%	72%	44%	0%	55%	20,00 €		600,00 €	120,00 €	44
BKK vor Ort	83%	33%	0%	85%	89%	17%	84%	86%	0%	54%	100,00 €		600,00 €	300,00 €	71
BKK VDN	76%	28%	38%	100%	80%	14%	84%	16%	0%	53%	100,00 €				2
Heimat Krankenkasse	82%	38%	18%	100%	69%	38%	55%	16%	0%	53%	150,00 €				
IKK gesund plus	80%	40%	13%	85%	100%	14%	51%	48%	0%	53%	600,00 €		550,00 €	100,00 €	39
AOK Rheinland-Pfalz/Saarland	80%	2%	53%	85%	72%	14%	62%	66%	34%	51%	115,00 €		300,00 €	80,00 €	107
AOK Bremen/Bremerhaven	78%	26%	10%	100%	89%	0%	93%	30%	0%	50%	250,00 €		600,00 €	120,00 €	7
BKK Hoesch	58%	22%	13%	100%	89%	54%	72%	64%	0%	50%	70,00 €	590,00 €	600,00 €	150,00 €	14
BKK Scheufelen	59%	18%	33%	100%	89%	0%	64%	84%	34%	50%	180,00 €	575,00 €	400,00 €	250,00 €	2
BKK Dürkopp Adler	89%	24%	13%	100%	45%	0%	72%	50%	0%	49%	300,00 €				1
BAHN-BKK	42%	26%	18%	100%	89%	68%	84%	30%	34%	49%	50,00 €		300,00 €	200,00 €	11
Audi BKK	64%	26%	20%	100%	64%	30%	67%	64%	0%	49%	160,00 €		600,00 €	360,00 €	27
BKK Herford Minden Ravensberg	83%	0%	13%	75%	41%	84%	84%	30%	34%	48%	150,00 €		600,00 €	120,00 €	2
AOK Hessen	80%	6%	25%	100%	89%	0%	56%	30%	34%	48%	100,00 €		360,00 €	120,00 €	53
BKK PHOENIX	80%	23%	13%	100%	70%	0%	55%	16%	34%	48%	80,00 €				4
BKK Werra-Meißner	89%	0%	25%	100%	80%	0%	76%	16%	0%	47%	200,00 €				3
atlas BKK ahlmann	76%	0%	20%	100%	29%	54%	84%	50%	0%	46%	160,00 €	575,44 €			4
ESSO BKK	71%	0%	13%	85%	71%	68%	76%	16%	0%	44%	110,00 €				1
Continentale Betriebskrankenkasse	82%	2%	13%	100%	36%	14%	67%	64%	0%	44%	120,00 €				13
BKK DEMAG KRAUSS-MAFFEI	64%	0%	13%	100%	64%	14%	76%	30%	66%	43%	100,00 €		600,00 €	300,00 €	10
BKK Technoform	86%	0%	13%	100%	55%	0%	67%	16%	0%	42%	75,00 €				6
BKK IHV	86%	0%	0%	63%	59%	0%	83%	78%	0%	42%	150,00 €		600,00 €	360,00 €	1
BKK Faber Castell & Partner	34%	21%	30%	100%	89%	28%	72%	16%	0%	41%	100,00 €				6
BKK Linde	0%	62%	13%	100%	62%	68%	74%	30%	0%	41%			300,00 €	600,00 €	11
Vereinigte BKK	71%	0%	0%	85%	9%	47%	76%	62%	34%	40%	120,00 €		450,00 €	450,00 €	4
BKK der Thüringer Energieversorgung	58%	4%	22%	100%	45%	54%	55%	16%	0%	40%	220,00 €				10
IKK Südwest	46%	12%	14%	100%	91%	14%	67%	16%	0%	39%	150,00 €				18
BKK Achenbach Buschhütten	72%	12%	0%	67%	9%	14%	76%	64%	0%	37%	100,00 €	575,44 €	200,00 €	50,00 €	1
IKK Brandenburg u. Berlin	54%	6%	5%	100%	61%	14%	62%	30%	0%	37%	205,00 €		600,00 €	400,00 €	22
BKK EUREGIO	25%	17%	13%	100%	71%	38%	74%	16%	0%	35%	100,00 €				1
IKK Nord	44%	0%	0%	73%	38%	14%	74%	100%	0%	33%	160,00 €		450,00 €	150,00 €	50
BKK Braun-Gillette	0%	0%	0%	73%	73%	0%	0%	14%	0%	14%			400,00 €	100,00 €	7
BKK Vital	0%	0%	0%	0%	0%	0%	0%	48%	0%	3%			480,00 €	120,00 €	
BKK Akzo-Nobel	0%	0%	0%	0%	0%	0%	0%	34%	0%	2%					
BKK advita	0%	0%	0%	0%	0%	0%	0%	14%	0%	1%			300,00 €	300,00 €	

Quellen: gesetzlicheKrankenkassen.de, DfSI Deutsches Finanz Service Institut

1) Gewichtung hängt von der Bedeutung der Leistung für den Kunden ab