

99134014080001

Sickness benefit for policyholders with health insurance Grant for the policyholder

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/584381/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99134014080001
Leistungsbezeichnung I	Sickness benefit for policyholders with health insurance Grant for the policyholder
Leistungsbezeichnung II	Applying for sickness benefit as an insured person
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (silber)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten

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Lagen Portalverbund	Gesundheitsvorsorge (1130100), Krankheit (1130200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	17.12.2024
Fachlich freigegeben durch	Federal Ministry of Health (BMG)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgb_5/_44.html https://www.gesetze-im-internet.de/sgb_5/_44a.html https://www.gesetze-im-internet.de/sgb_5/_44b.html https://www.gesetze-im-internet.de/sgb_5/BJNR024820988.html#BJNR024820988BJNG001300328
Teaser	If you as an employee are unable to work for a longer period of time, you can receive sickness benefit to cover the loss of earnings.
Volltext	<p>If you fall ill as an employee, you will continue to receive your salary for a certain period of time. This usually lasts for 6 weeks.</p> <p>After this period has expired, you can receive sickness benefit as a person with statutory insurance, which takes the place of your salary.</p> <p>For example, you can receive sickness benefit in the following cases</p> <ul style="list-style-type: none"> • prolonged incapacity to work • Prolonged inpatient stay in a hospital • Treatment in a preventive care or rehabilitation facility <p>If you stay in hospital or a preventive care or rehabilitation facility, you are entitled to sickness benefit from the very first day.</p> <p>Sickness benefit amounts to 70 percent of your gross salary, insofar as it is subject to the calculation of contributions, up to a maximum of 90 percent of your net salary. You will receive sickness benefit for a maximum of 78 weeks in any 3-year period if you are unable to work due to the same illness.</p>

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The amount of sickness benefit you ultimately receive depends on the insurance relationship you have when you apply for sickness benefit. This means, for example

- Your health insurance tariff
- Your health insurance affiliation

Private health insurance companies offer daily allowance insurance to make up the difference between sickness benefit and net pay.

If another illness occurs during your incapacity for work, your sickness benefit will not be extended. At the end of the 3-year period, you can only receive sickness benefit again for the same illness if you have been fit for work and gainfully employed or available to the employment agency for at least 6 months in the meantime.

You can no longer receive sickness benefit if you receive one of the following benefits:

- Pension due to full reduction in earning capacity or disability
- Full pension due to old age
- Pension or early retirement benefit
- Comparable benefits

However, you can receive sickness benefit if you receive the following benefits

- Unemployment benefit
- transitional allowance
- Short-time allowance

You will receive this from the first day of incapacity for work.

For voluntarily insured persons:

If you are voluntarily insured, you can generally receive sickness benefit as compensation for the income that is lost due to your inability to work.

For persons with voluntary statutory insurance who

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are also self-employed:

- Even if you have statutory insurance and are also self-employed as your main occupation, you can protect yourself against loss of income due to illness. You can insure yourself with an entitlement to sickness benefit (so-called optional sickness benefit) by submitting a declaration of choice. If the health insurance company also provides for an optional sickness benefit tariff in its statutes, you can also take out this optional tariff and thus supplement your entitlement to sickness benefit. By taking out this optional tariff, you are bound to the health insurance company for 3 years.
- It is also possible to take out the optional tariff instead of the optional sickness benefit. This can, for example, compensate for loss of income during the first 6 weeks (42 days) of incapacity for work. For example, there are optional tariffs where the health insurance company pays from the 8th, 15th or 22nd day of incapacity for work. It is also possible to increase the amount of sickness benefit.

Erforderliche Unterlagen

- Medical certificate of incapacity for work
- If necessary, further documents, depending on the health insurance company

Voraussetzungen

- You have health insurance and are entitled to sick pay.
- The period for continued payment of wages in the event of illness has expired.
- You have reported your incapacity to work to the health insurance fund without delay.

Kosten

There are no costs.

Verfahrensablauf

- While you are still ill and your employer continues to pay your wages, send a copy of the certificate of incapacity for work to your health insurance fund.
- If you are still unable to work, apply to your health insurance fund for sickness benefit by submitting the current certificate of incapacity for work.

Payment of sickness benefit:

- The health insurance fund calculates the sickness

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benefit per calendar day. If you are entitled to sickness benefit for a whole calendar month, it will calculate this as 30 days. If you are only entitled to sickness benefit for part of a month, you will receive it for the days actually taken.

- The sickness benefit is reduced by the contributions for the insured person's share of pension, unemployment and long-term care insurance if you are subject to compulsory insurance. In this case, you are solely responsible for the contribution surcharge for childless persons in long-term care insurance.

Bearbeitungsdauer

The exact processing time depends on the respective health insurance company.

Frist

Notification of incapacity for work: Inform your health insurance fund without delay, at the latest within one week of the medical diagnosis.

weiterführende Informationen
Hinweise

The following persons cannot receive sickness benefit:

- Insured persons who are covered by family insurance
- recipients of unemployment benefit II
- compulsorily insured students or interns

Rechtsbehelf

- Contradiction You will find further information on how to lodge an appeal in the notification of your application for sickness benefit.
- Appeal to the administrative court

Kurztext

- Employees generally receive wages for 6 weeks in the event of illness, followed by sick pay
- In the event of a stay in hospital or a preventive care or rehabilitation facility: entitlement to sick pay from day 1
- Sickness benefit amounts to 70% of gross wages, up to a maximum of 90% of net wages
- Sickness benefit for a maximum of 78 weeks within 3 years in the event of incapacity for work
- the exact amount of sickness benefit depends on the insurance relationship, i.e. health insurance tariff or health insurance affiliation
- private health insurance companies offer daily

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allowance insurance to cover the difference between wages and sickness benefit

- no extension of sick pay in the event of further illness
- for renewed sickness benefit after the 3 years have expired: sickness benefit can only be drawn again for the same illness if you have worked for at least 6 months in the meantime or have been available to the employment agency
- no sickness benefit possible for the following benefits: Pension due to full reduction in earning capacity or disability Full pension due to old age Pension or early retirement benefit Comparable benefits
- Sickness benefit possible with the following benefits Unemployment benefit transitional allowance short-time allowance
- for voluntarily insured persons: sickness benefit as compensation for lost income
- for persons with voluntary statutory insurance who are also self-employed: Sickness benefit possible if a declaration of choice is submitted and/or an optional tariff is concluded

Ansprechpunkt
Zuständige Stelle
Formulare
Ursprungsportal

Krankengeld für Krankenversicherte Gewährung für den Versicherungsnehmer, Sickness benefit for policyholders with health insurance Grant for the policyholder