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Submit a conciliation request to the Ombudsman's Office for Private Health and Long-Term Care Insurance

Heruntergeladen am 07.07.2025

<https://fimportal.de/xzufi-services/6000928-99134038000000/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99134038000000
Leistungsbezeichnung I	Submit a conciliation request to the Ombudsman's Office for Private Health and Long-Term Care Insurance
Leistungsbezeichnung II	Submit a conciliation request to the Ombudsman's Office for Private Health and Long-Term Care Insurance
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Sachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	

Modul	Sachverhalt
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<ul style="list-style-type: none"> • Statut des Ombudsmanns der Privaten Kranken- und Pflegeversicherung
Teaser	<p>So that differences of opinion between you and your private health or long-term care insurance can be settled without a lengthy legal dispute, insurers have set up an out-of-court mediation procedure. The ombudsman procedure helps you settle differences quickly and unbureaucratically.</p>
Volltext	<p>Calling the ombudsman for private health and long-term care insurance for the out-of-court settlement of consumer disputes</p> <p>So that differences of opinion between you and your private health or long-term care insurance can be settled without a lengthy legal dispute, insurers have set up an out-of-court mediation procedure. The ombudsman procedure helps you settle differences quickly and unbureaucratically.</p> <p>Note: Before you can contact the ombudsman's office, you must first contact your insurance company directly with your complaint. This gives the company the opportunity to reconsider or better explain its decision. Often, a dispute can be avoided altogether through correspondence or a personal conversation.</p> <p>Intermediary and advisor disputes</p> <p>The ombudsman's office is also responsible for</p>

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complaints against insurance intermediaries if the disputed facts relate to the mediation or attempted mediation of private health and long-term care insurance. You can also turn to the ombudsman if you have disputes with insurance advisors in connection with the conclusion of insurance contracts.

If the ombudsman procedure also fails to reach a settlement, you can turn to the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht) or assert your claim in court proceedings.

Erforderliche Unterlagen

- Complaint form
- Documents necessary to understand your case, in particular
- the current correspondence with the private health or long-term care insurance company concerned regarding the facts of your case
- if you do not submit your complaint yourself: Power of attorney form
- if you do not use either the complaint form or the online complaint: Declaration of release from the duty of confidentiality

If necessary, the ombudsman will request further documents from you.

Attention! Please do not send originals, only copies.

Voraussetzungen

- The applicant is a natural person in an existing or terminated insurance relationship.

Note: If you are insured with the Postbeamtenkrankenkasse (PBeaKK) or the Krankenversorgung der Bundesbahnbeamten (KVB), the Ombudsman can only accept complaints that relate to compulsory long-term care insurance.

- A complaint by the insured person to the insurance company concerned was unsuccessful.
- The insurance undertaking concerned must have joined the ombudsman procedure.

Exceptions

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In the following cases, mediation by the ombudsman is not possible:

- the conflict has already been settled by an out-of-court settlement
- the conflict was or is already the subject of a conciliation procedure at another ombudsman institution or at the Federal Financial Supervisory Authority (BaFin).
- an application for legal aid was rejected because the action had no prospect of success
- the conflict is being dealt with in a court of law before or during the conciliation proceedings or is being brought to court by the applicant during the conciliation proceedings

Kosten

- Costs of proceedings: none
- Costs for postage and copies, if applicable

Verfahrensablauf

Before you turn to the ombudsman, first address your complaint to your insurance company. This gives the company the opportunity to reconsider its decision or to better justify it.

Note: The ombudsman can only take action if this direct attempt to clarify and reach an agreement has failed or if the insurer has not responded to your complaint within six weeks.

- Check whether the insurance company concerned has joined this procedure.
- If all requirements are met, submit your complaint to the ombudsman online or in writing by post or fax.

Tip: You can submit your complaint easily and conveniently using the online form. You can also find explanations on how to submit your complaint and on the ombudsman procedure on the website of the ombudsman for private health and long-term care insurance.

- Fill out the form as completely as possible. Describe the facts of the case and what you want to achieve with your request for mediation.

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- Attach copies of all relevant documents that are necessary to understand your request.
- The ombudsman for private health and long-term care insurance will confirm receipt of the complaint and send you a description of the further course of the proceedings.

Bearbeitungsdauer

Frist

You can submit an application for arbitration within one year after the action or the decision of the insurer. If you have submitted another written complaint to the insurance company before the ombudsman procedure, the time limit is suspended for a maximum of six weeks.

weiterführende Informationen

Hinweise

Rechtsbehelf

Kurztext

Ansprechpunkt

Zuständige Stelle

Formulare

Ursprungsportal