

99134014080001

Sickness benefit for sick insured Granted to the policyholder

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/S1000020010000011567/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99134014080001
Leistungsbezeichnung I	Sickness benefit for sick insured Granted to the policyholder
Leistungsbezeichnung II	Sick pay for those with health insurance
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">End of sick pay</div> , <div lang="en-x-mtfrom-de">Loss of earnings in the event of illness</div> , <div lang="en-x-mtfrom-de">Inpatient treatment</div> , <div lang="en-x-mtfrom-de">Hospitalization</div> , <div lang="en-x-mtfrom-de">Pension fund</div> , <div lang="en-x-mtfrom-de">Rehabilitation facility</div> , <div lang="en-x-mtfrom-de">Long-term illness</div>
Leistungstyp	

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Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	01.12.2020
Fachlich freigegeben durch	
Handlungsgrundlage	§§ 44 to 53 Book V of the Social Security Code (SGB V) – sick pay http://www.gesetze-im-internet.de/sgb_5/
Teaser	If you are in an employment relationship and are still unable to work beyond the period of continued payment of wages, you can be granted sickness benefit from a statutory insurance relationship under certain conditions.
Volltext	Sickness benefit is intended to replace loss of earnings for people with health insurance. The duration and amount of sick pay are prescribed by law. In the event of illness, you as an employed person will continue to be paid your wages in accordance with labor law (continued payment of wages in the event of illness usually for six weeks). After this period has expired, persons with statutory health insurance may be entitled to sick pay if they are permanently unable to work or if they are being treated as an in-patient in a hospital or in a prevention or rehabilitation facility. The sick pay amounts to 70 percent of the gross salary (to the extent that it is subject to the contribution calculation) up to a maximum of 90 percent of the net salary. The entitlement to sickness benefit exists for a maximum of 78 weeks within every 3 years in the event of incapacity to work due to the same illness. If another illness occurs during the period of incapacity for work, the benefit period will not be extended. At the end of the three years, you can only receive sickness benefit again for the same illness if you have been able to work and have been gainfully employed or have been

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available to the employment agency for at least six months in the meantime. Danger! The insurance relationship that exists when the entitlement to sickness benefit arises determines who is entitled to sickness benefit and to what extent. In order to make up the difference between sick pay and net wages, private health insurance companies offer daily allowance insurance. As soon as you receive a full disability pension, a full old-age pension, a retirement pension or an early retirement benefit or similar benefits, your entitlement to sick pay ends from the start of these benefits.

Erforderliche Unterlagen

Please ask your health insurance provider which documents you need to submit.

Voraussetzungen

You must have health insurance with an entitlement to sick pay. The period for continued payment of wages in the event of illness has expired. You must report your inability to work to the health insurance company without delay. Even if you receive unemployment benefit, transitional benefit or short-time work benefit, you are entitled to sick pay. This is granted from the first day of incapacity for work. Since the sickness benefit has the function of replacing wages, it can be claimed by voluntarily insured persons as a substitute for the income that the insured person received as wages or income from work before the onset of incapacity for work and which is lost due to the illness. Full-time self-employed persons who are voluntarily insured in the statutory health insurance can protect against illness-related loss of income (from the seventh week of incapacity for work) by insuring themselves with an entitlement to sick pay according to § 44 SGB V or - if the health insurance company has a sick pay option tariff in its statutes - conclude this optional tariff. By taking out this optional tariff, the insured person is bound to the health insurance company for three years. For example, insured persons who are insured under family insurance or persons who receive unemployment benefit II, as well as compulsorily insured students or trainees doing an internship are not entitled to sickness benefit.

Kosten

Gebühr: Es fallen keine Kosten an

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Verfahrensablauf

While you are still ill and your employer continues to pay your wages, you must send a copy of the certificate of incapacity to work to your health insurance company. If you are still unable to work, apply to your health insurance provider for sickness benefit and present the current certificate of incapacity for work. payment of sick pay Sick pay is calculated per calendar day. If there is an entitlement to sick pay for a whole calendar month, this is set at 30 days. If you are only partially entitled to sick pay in a month, you will be paid for the days actually worked. The sick pay is reduced by the contributions for the insured person's share of the pension, unemployment and long-term care insurance if there is compulsory insurance there. The sickness benefit recipient alone bears the contribution surcharge for childless persons in the long-term care insurance.

Bearbeitungsdauer
Frist

Notification of incapacity for work: Please inform your health insurance company immediately, at the latest within one week after the medical determination. Entitlement to sick pay: arises in the case of hospital treatment or treatment in a prevention and rehabilitation facility from the start, otherwise from the day on which the incapacity for work is determined by a doctor.

weiterführende Informationen

<https://www.gkv-spitzenverband.de/service/krankenkaassenliste/krankenkassen.jsp>
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Hinweise

In Germany, sick pay is a compensation benefit from statutory health insurance. An overview of the health insurance companies can be found on the website of the National Association of Statutory Health Insurance Funds (see the "Links" section).

Rechtsbehelf
Kurztext

Sick pay for those with health insurance in the event of continued incapacity to work due to illness beyond the period of continued payment of wages inpatient treatment in a hospital or in a prevention or

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	rehabilitation facility Granting of sick pay for a maximum of 78 weeks under certain conditions responsible statutory health insurance company
Ansprechpunkt	
Zuständige Stelle	Authority for Labor, Health, Social Affairs, Family and Integration
Formulare	
Ursprungsportal	Behördenfinder Hamburg, Authority finder Hamburg (Currently this link is only available in german)