



## Benefits under nursing care insurance



### What am I entitled to?

(01/01/2024 – 31/12/2024)

	Care level 1	Care level 2	Care level 3	Care level 4	Care level 5
<b>Out-patient section</b>					
<b>Care allowance</b> per month	-	€ 332	€ 573	€ 765	€ 947
<b>Nursing service</b> (care benefits-in-kind) per month	-	€ 761	€ 1,432	€ 1,778	€ 2,200
Combination benefits	-	Up to 40 % of the care benefits-in-kind can be used for recognised assistance services.			
<b>Day nursing care</b> per month	-	€ 689	€ 1,298	€ 1,612	€ 1,995
<b>Relief amount</b> per month	€ 125 (can also be used for basic nursing care within care level 1)				
<b>Respite care</b> per year	-	Up to € 1,612 per calendar year for up to 6 weeks (exception: use per hour). The amount can be increased by € 806 up to € 2,418 and is then offset against the short-term care allowance.			
<b>Short-term care</b> per year	-	Up to € 1,774 per calendar year (for max. 8 weeks). The amount can be increased up to € 3,386 and is then offset against the respite care benefit claim.			
<b>Joint annual amount</b> from respite care and short-term care (persons under 25 with care degree 4 or 5)	-	-	-	€ 3,386	€ 3,386
<b>Care aids and conversion measures</b>	Technical aids: primarily on loan Consumable materials: € 40 per month Improvement to the residential environment: up to € 4,000				
<b>Social security</b> for the caregiver	-	Contributions to statutory pension and unemployment are paid if the caregiver: <ul style="list-style-type: none"> <li>provides care for at least 10 hours a week on at least 2 days /week</li> <li>is not gainfully employed for more than 30 hours/week</li> <li>is not yet in receipt of an old-pension</li> </ul> Carers (including pensioners and professionals) who provide care for at least 10 hours a week on at least 2 days/week are insured against accidents without having to pay contributions.			
<b>Care support allowance</b> annually	Wage replacement benefit for employees amounting to 90% of the net wage for a maximum of 10 working days per person in need of care and calendar year (for the organisation of an acute care situation)				
<b>Residential sector /assisted living</b>					
<b>Residential care</b> (in a home) per month	€ 125	€ 770	€ 1,262	€ 1,775	€ 2,005
Monthly <b>assisted living</b> benefits	€ 214				
<b>General</b>					
<b>Care advice</b> and care courses	yes				



# Benefits under nursing care insurance

## What does this mean?



Out-patient section	
<b>Care allowance</b>	A person receives care allowance if they are supported by family members who provide care. The more support someone needs, the higher the care allowance.
<b>Care benefits in kind</b>	The care benefit in kind is help from outpatient care services, i.e. specialist staff, at home. The care service is paid directly by the care insurance fund. The person in need of care discusses with the care service how often it will come and what it will do.
<b>Combined services</b>	If a person receives support from caring relatives and a care service at the same time, it is possible to combine care allowance and care benefits in kind.
<b>Day care</b>	Day care is a place where people in need of care are looked after by specialist staff during the day. It supplements care at home.
<b>Respite allowance</b>	Anyone with a care degree can claim the so-called relief amount (125 euros per month). This can be used to pay for recognized support services, such as care services, household help or neighbourhood assistance. The amount can be claimed from the care insurance fund for a specific purpose and unused amounts from the previous year can be used until June 30 of the following year.
<b>Preventive care</b>	If the caregiver is unable to provide care, for example because they are on vacation or ill, money for a replacement person can be taken from the respite care.
<b>Short-term care</b>	Short-term care is a temporary period during which a person in need of care is cared for in a nursing home. It is mainly used when the carer is unable to provide care for a short period of time.
<b>Joint annual amount</b>	Children, adolescents and young adults up to the age of 25 who have care level 4 or 5 can claim both respite care and short-term care.
<b>Care aids and improvement of the living environment</b>	Aids help them to cope with everyday life. An aid is, for example, a wheelchair or a care bed (technical aids) and a face mask or protection for the bed (consumable aids). Aids can be borrowed from the care insurance fund. If you buy aids yourself, the care insurance fund will cover part of the costs.  Improving the living environment means that the home must be modified or converted so that everyday life in your own home is still possible. Care insurance can provide financial support for this.
<b>Social security for the caregiver</b>	Under certain conditions, carers have the option of being insured free of charge for care.
<b>Care support allowance</b>	If the care situation changes acutely, e.g. because a person has fallen, family carers must act quickly. For such cases and situations, you can receive care support allowance.
Residential sector /assisted living	
<b>Residential care (in a home)</b>	With inpatient care, the person in need of care lives in a care home and is cared for and looked after by specialist staff at all times.
<b>Outpatient residential groups</b>	In outpatient residential groups, people in need of care can live in a shared apartment. There they are cared for by an outpatient care service.
General	
<b>Care advice and care courses</b>	Care counselling is a conversation. It costs nothing. Care advice helps with the organisation of care. The care course is an educational programme for family carers. It is voluntary and free of charge.

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