



Benefits under nursing care insurance

What am I entitled to? (from 01.07.2025)



	Care level 1	Care level 2	Care level 3	Care level 4	Care level 5
Out-patient section					
Care allowance per month	-	€ 347	€ 599	€ 800	€ 990
Nursing service (care benefits-in-kind) per month	-	€ 796	€ 1,497	€ 1,859	€ 2,299
Combination benefits	-	Up to 40 % of the care benefits-in-kind can be used for recognised assistance services.			
	-	If the care benefit-in-kind is not used in full there is an entitlement to a pro-rata care allowance. E.g. if 60% of the benefits-in-kind are used up, 40% of the monetary allowance can still be paid out.			
Day nursing care per month	-	€ 721	€ 1,357	€ 1,685	€ 2,085
Relief amount per month	€ 131 (can also be used for basic nursing care within care level 1)				
Joint annual amount for financing respite care and short-term care annually-	-	Up to €3,539 per calendar year			
Care aids and conversion measures	Technical aids: primarily on loan Consumable materials: € 42 per month Improvement to the residential environment: up to € 4,180				
Social security for the caregiver	-	Contributions to statutory pension and unemployment are paid if the caregiver: • provides care for at least 10 hours a week on at least 2 days /week • is not gainfully employed for more than 30 hours/week • is not yet in receipt of an old-pension 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.			
Care support allowance 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)				
Residential sector /outpatient residential groups					
Residential care (in a home) per month	€ 131	€ 805	€ 1,319	€ 1,855	€ 2,096
Monthly assisted living benefits	€ 224				
General					
Care advice and care courses	yes				



Long-term care insurance benefits

What does this mean?



Out-patient section	
Care allowance	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.
Care benefits in kind	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.
Combined services	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.
Day care	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.
Respite allowance	Anyone with a care degree can claim the so-called relief amount. 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.
Joint annual amount for financing respite	The total annual amount can be used flexibly to finance respite care and/or short-term care.
Preventive care	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 joint annual amount.
Short-term care	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.
Care aids and improvement of the living environment	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.
Social security for the caregiver	Under certain conditions, carers have the option of being insured free of charge for care.
Care support allowance	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 /outpatient residential groups	
Residential care (in a home)	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.
Outpatient residential groups	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	
Care advice and care courses	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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