

99134054017000

Sickness benefit for self-employed persons (declaration of choice) Authorization

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/103574931/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99134054017000
Leistungsbezeichnung I	Sickness benefit for self-employed persons (declaration of choice) Authorization
Leistungsbezeichnung II	Applying for sickness benefit for self-employed persons in statutory health insurance
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Bewilligung (17)
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit

Modul	Sachverhalt
	in der Union, auch im Zusammenhang mit Renten
Lagen Portalverbund	Krankheit (1130200), Existenzsicherung und staatliche Unterstützung (1140100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	25.04.2025
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/_46.html
Teaser	Even if you are self-employed, you can insure yourself at the general contribution rate with statutory sickness benefit entitlement from the 7th week, just like employees subject to compulsory insurance. To do this, you must submit a declaration of choice to your health insurance fund.
Volltext	<p>If you are self-employed and insured with a statutory health insurance fund, you are not entitled to sickness benefit. This means that if you are unable to work for a longer period of time for health reasons, you will not receive any money from your health insurance fund.</p> <p>If you would like to have such additional cover and be entitled to sickness benefit, you must inform your health insurance fund of this in writing. This written notification is also called a "declaration of choice".</p> <p>If you submit a declaration of choice to your health insurance fund, you will pay a slightly higher contribution to the statutory health insurance scheme, which also includes the entitlement to sickness benefit. You are entitled to statutory sickness benefit from the 43rd day of incapacity for work.</p> <p>The amount of sickness benefit is generally 70 percent of your income from work over the past 12 months. This refers to the income on which your health insurance fund has based the assessment of your insurance contribution.</p>

Modul
Sachverhalt

If you have opted for an optional declaration and wish to receive sickness benefit from your health insurance fund in a specific case, you must note the following:

- Entitlement to sickness benefit only arises from the 7th week of incapacity for work in each case.
- If you are ill, you must have your contract doctor determine your incapacity for work, who will send the certificate of incapacity for work electronically to the health insurance fund so that you can receive sickness benefit.

During the period in which you receive sickness benefit, you may still have to pay contributions to your long-term care insurance, health insurance and social insurance:

- If you receive sickness benefit, you do not have to pay health insurance contributions for the income replacement benefit. However, if you are compulsorily insured for pension, unemployment or long-term care insurance, you must continue to pay these contributions during your sick leave.

Erforderliche Unterlagen

- Income tax assessment notice
- In special cases, further documents may be required. Please contact your health insurance company for more information.

Voraussetzungen

- The declaration of election only applies to a future case of illness.
- If you are unable to work at the time of submitting the application or if you become unable to work between the day you submit the application and the day it takes effect, the application will take effect from the day on which you are able to work again.

Kosten

You do not have to pay anything for the processing of your election declaration.

Verfahrensablauf

You can submit the application for statutory sickness benefit (declaration of choice) in writing or - in the case of many statutory health insurance funds - in person at the office or online.

- Submit the application informally. This means that

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	<p>you must inform your health insurance fund in your own words that you want to increase your contribution rate in order to receive sickness or maternity benefit.</p> <ul style="list-style-type: none"> • Some statutory health insurance funds offer you forms for declaring your choice. • Your health insurance fund will confirm receipt of your letter or form and your future entitlement to sickness or maternity benefit.
Bearbeitungsdauer	3 - 7 Tag(e)
Frist	<ul style="list-style-type: none"> • The declaration of choice can be submitted to your health insurance fund at any time. Entitlement to sickness benefit begins at the start of membership of your health insurance fund when you submit the declaration of election with your membership application. • The declaration of choice is valid for 3 years. • If you do not cancel the relevant tariff before the 3 years have expired, it will be extended by 12 months. • You cannot cancel your declaration of choice even if you change health insurer. • It is not possible to switch to private health insurance during the 3-year period.
weiterführende Informationen	https://www.bundesgesundheitsministerium.de/krankengeld.html
Hinweise	<p>If you have health insurance through the Künstlersozialkasse (KSK), you are automatically entitled to sick pay. The various health insurance funds offer different optional tariffs with which you can already receive sickness benefit before the 43rd week. For more information, please contact your statutory health insurance fund.</p>
Rechtsbehelf	<ul style="list-style-type: none"> • Objection • Action before the social court
Kurztext	<ul style="list-style-type: none"> • Entitlement to sickness benefit is generally excluded for full-time self-employed persons. • However, self-employed persons with statutory health insurance who are self-employed in their main occupation can declare in writing to their health insurance fund that voluntary membership should include entitlement to sickness benefit (declaration of choice).

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	<ul style="list-style-type: none"> • The declaration of choice is valid for 3 years. • Sickness benefit is paid from the 43rd day of illness (7th week). • The amount is limited: Self-employed persons receive 70 percent of their contributory income as income replacement for a maximum of 78 weeks due to the same illness. • Information from: statutory health insurance funds
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Krankengeld für Selbstständige (Wahlerklärung) Bewilligung, Sickness benefit for self-employed persons (declaration of choice) Authorization