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# Stress testing and occupational therapy for people with health insurance Funding

Heruntergeladen am 12.07.2025

<https://fimportal.de/xzufi-services/584323/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99134006174000
Leistungsbezeichnung I	Stress testing and occupational therapy for people with health insurance Funding
Leistungsbezeichnung II	Apply for stress testing and occupational therapy from the statutory health insurance fund
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	Finanzierung (174)
SDG-Informationsbereich	Medizinische Behandlung in einem anderen

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	Mitgliedstaat
Lagen Portalverbund	Krankheit (1130200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	06.05.2025
Fachlich freigegeben durch	Federal Ministry of Health (BMG)
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/kvl_g_1989/_8.html">https://www.gesetze-im-internet.de/kvl_g_1989/_8.html</a> <a href="https://www.gesetze-im-internet.de/sgb_5/_42.html">https://www.gesetze-im-internet.de/sgb_5/_42.html</a>
Teaser	<p>Have you had a serious physical or mental illness or an accident and don't know if and when you will be able to work again? Your health insurance fund will cover the costs of stress testing and work therapy if no other social insurance provider is responsible.</p>
Volltext	<p>If you have been unable to work for a long time, for example due to an accident or a serious physical or mental illness, you are entitled to support when you return to work. Work therapy and stress testing are designed to support you in this. They are part of the medical rehabilitation services. Your health insurance fund will cover the costs if no other social insurance provider is responsible.</p> <p>Normally, the costs for stress testing and work therapy are covered by your pension insurance provider. In some cases, a professional association or the Federal Employment Agency may also be responsible.</p> <p>The stress test is an examination in which specialists determine your health capacity. Various questions and tests are used to determine</p> <ul style="list-style-type: none"> <li>• how capable you are physically, mentally and psychologically,</li> <li>• how well you can adapt to different social situations and</li> <li>• where your strengths lie.</li> </ul> <p>The stress test should show whether you are resilient enough to return to your old job in the long term or</p>

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whether you need to take up a new, suitable job.

Occupational therapy involves practising specific work steps from your professional life to train and promote

- manual skills,
- manual and technical skills or
- mental-psychological abilities, for example interest, self-confidence, perseverance, punctuality, appearance, sociability, willingness to cooperate.

The aims of occupational therapy are

- the improvement of resilience
- maintaining and developing the skills and abilities required for your professional reintegration.

Occupational therapy is used if professional reintegration is not yet possible at the time of the stress test.

If you take part in a stress test or work therapy financed by your health insurance fund, you will continue to receive sickness benefit during this period.

## Erforderliche Unterlagen

Your health insurance company will inform you which documents are required, for example a medical report on the necessity of the measures applied for.

## Voraussetzungen

Your statutory health insurance fund will cover the costs of stress testing and occupational therapy if

- this is prescribed by a doctor and
- no other social insurance provider is responsible. In most cases, pension insurance, statutory accident insurance (employers' liability insurance association or accident insurance fund) or the employment agency will cover the costs. If these are not responsible, the statutory health insurance funds will finance the treatment.

## Kosten

You do not have to pay anything for the application.

## Verfahrensablauf

You can apply for the costs of your stress test or work therapy to be covered by post or - with many statutory health insurance companies - submit it online or hand

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it in in person at the office.

- Obtain a medical certificate in which your doctor recommends a stress test or work therapy.
- Submit the medical certificate together with your application to your health insurance fund. Your health insurance fund now has 2 weeks to check whether it is responsible. If this is not the case, your health insurance fund will forward your application to the responsible institution.
- If the assumption of costs is approved, your health insurance fund will issue you with a confirmation of costs. Your health insurance fund can also tell you which facilities it has a contract with.
- Once you have decided on a facility, present the cost approval to it. In many cases, the health insurance company will also send the cost approval directly to the respective facility.
- The costs of the stress test or occupational therapy will now be covered by the health insurance fund. You no longer have to worry about anything.

### Bearbeitungsdauer

3 - 6 Werktag(e)

### Frist

You do not have to observe any deadlines.

### weiterführende Informationen

<https://www.bundesgesundheitsministerium.de/rehabilitation.html>

### Hinweise

### Rechtsbehelf

- Objection
- Action before the social court

### Kurztext

- Insured persons with statutory health insurance are entitled to stress testing and occupational therapy
- Prerequisite: no other social insurance provider is responsible (e.g. pension insurance or statutory accident insurance)
- Social insurance providers clarify responsibility within 14 days of receiving the application and forward applications to each other
- Occupational therapy and stress testing are medical rehabilitation benefits
- Occupational therapy and stress testing support reintegration into working life Stress testing

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determines whether and to what extent the insured person's health can cope with the demands of working life or, if necessary, another suitable occupation The aim of occupational therapy is to maintain, develop or promote (existing) occupational skills and abilities

- Evidence: Depending on the individual case, the health insurance company will provide information on the required evidence
- Information from: statutory health insurance companies

## Ansprechpunkt

## Zuständige Stelle

## Formulare

## Ursprungsportal

Belastungserprobung und Arbeitstherapie für Krankenversicherte Finanzierung, Stress testing and occupational therapy for people with health insurance Funding