

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	Receive sick pay for health insurance holders
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	

Modul	Sachverhalt
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	21.01.2025
Fachlich freigegeben durch	
Handlungsgrundlage	§§ 44 to 53 Book V of the Social Security Code (SGB V) – sick pay <a href="http://www.gesetze-im-internet.de/sgb_5/">http://www.gesetze-im-internet.de/sgb_5/</a>
Teaser	If you are employed and are unable to work due to illness beyond the period of continued salary payment, you may be entitled to sick pay.
Volltext	In the event of illness, your salary will generally continue to be paid by your employer for 6 weeks. After this period, you may be entitled to sickness benefit if you are still unable to work and/or be treated as an inpatient in a hospital or in a preventive or rehabilitation facility. Sickness benefit is intended to compensate you, as a person with health insurance, for loss of earnings due to illness. The duration and amount of sickness benefit are prescribed by law. Sickness benefit amounts to 70% of your gross salary (to the extent that it is subject to contribution calculation) up to a maximum of 90% of your net salary. If you receive unemployment benefit, transitional allowance or short-time working allowance, you are entitled to sickness benefit from the first day of your incapacity to work. If you have voluntary health insurance, you can claim sickness benefit as a replacement for the income you received as wages or income from work before you became unable to work and which you no longer receive due to your illness.
Erforderliche Unterlagen	Please ask your health insurance provider which documents you need to submit.
Voraussetzungen	You have health insurance and are entitled to sick pay.

Modul	Sachverhalt
	The deadline for continued payment of wages in case of illness has expired. You reported your incapacity to work to your health insurance company without delay.
Kosten	Gebühr: Es fallen keine Kosten an
Verfahrensablauf	While you are still sick and your employer continues to pay your salary, you must send a copy of the certificate of incapacity for work to your health insurance company. If you are still unable to work, apply for sick pay from your health insurance company by presenting your current certificate of incapacity to work. Sick pay is calculated per calendar day. If you are entitled to sick pay for a whole calendar month, this is calculated as 30 days. If you are only entitled to part of a month's sick pay, you will be paid for the days that have actually accrued. The sickness benefit is reduced by the contributions for the insured person's share of pension, unemployment and nursing care insurance, if there is compulsory insurance in these. The additional contribution for childless persons in nursing care insurance is borne solely by the sickness benefit recipient.
Bearbeitungsdauer	The processing time depends on the individual case.
Frist	Reporting incapacity for work: Inform your health insurance company immediately, at the latest within one week of the medical diagnosis. Entitlement to sickness benefit: arises from the start of hospital treatment or treatment in a preventive and rehabilitation facility, and otherwise from the day on which the incapacity to work is medically established. You are entitled to sickness benefit for a maximum of 78 weeks within a period of three years in the event of incapacity to work due to the same illness. If another illness occurs during the period of incapacity to work, the benefit period is not extended. After the three years have passed, you can only receive sickness benefit again for the same illness if you were able to work and employed for at least six months in the meantime or were available to the job centre.
weiterführende Informationen	<a href="https://www.gkv-spitzenverband.de/service/krankenkaassenliste/krankenkaassen.jsp">https://www.gkv-spitzenverband.de/service/krankenkaassenliste/krankenkaassen.jsp</a> <a href="https://www.gkv-spitzenverband.de/service/krankenkaassenliste/krankenkaassen.jsp">https://www.gkv-spitzenverband.de/service/krankenkaassenliste/krankenkaassen.jsp</a>

**Modul**
**Sachverhalt**

ssenliste/krankenkassen.jsp

**Hinweise**

The insurance relationship existing at the time the entitlement to sickness benefit arises determines who is entitled to sickness benefit and to what extent. In order to compensate for the difference between sick pay and net wages, private health insurance companies offer daily allowance insurance. As soon as you receive a pension due to total incapacity for work or incapacity for work, a full old-age pension, a retirement pension or early retirement benefit or comparable benefits, your entitlement to sickness benefit ends from the start of these benefits. An overview of the health insurance companies can be found on the website of the GKV-Spitzenverband (see "Links" section). Self-employed people who are voluntarily insured in the statutory health insurance scheme can protect themselves against loss of income due to illness (from the seventh week of incapacity to work) by taking out insurance with a claim to sick pay in accordance with Section 44 of the Social Security Code (SGB V) or - if the health insurance company provides for an optional sick pay tariff in its statutes - by taking out 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 on internships are not entitled to sick pay.

**Rechtsbehelf**

contradiction lawsuit before the administrative court

**Kurztext**

In the event of illness, the employer continues to pay wages for 6 weeks. After 6 weeks: Entitlement to sick pay possible if: Further incapacity for work Inpatient treatment (hospital, preventive/rehabilitation facility) Sick pay replaces loss of earnings due to illness 70% of gross wages (up to a maximum of 90% of net wages) Unemployed people and people who receive transitional allowance or short-time work allowance can also receive sickness benefit (entitlement from day 1 of incapacity for work) Voluntary insured persons can also receive sickness benefit, which is then calculated

Modul	Sachverhalt
	on the basis of other usual income
Ansprechpunkt	
Zuständige Stelle	Authority for Labor, Health, Social Affairs, Family and Integration
Formulare	
Ursprungsportal	Hamburg Service, Hamburg Service (Currently this link is only available in german)