

Nursing Care Insurance



BLACKTOWER
EXPAT SOLUTIONS GMBH

An estimated one in four people require nursing care at some point during their lives. There is compulsory state nursing care insurance in place in Germany (Pflegepflichtversicherung), which is coupled to your health insurance and costs 2.55% (2.8% for childless people) of your salary in premiums. This compulsory insurance guarantees to cover some of the costs that incur, but nowhere near the total costs, leaving you to cover the rest.

The average cost for a place in a nursing home lies at well over €3000/month but the maximum you will receive is €2005. Should you not be able to pay the difference, first your savings and then your assets (shares, property, etc.) will be seized to cover the remaining amount. As with everything in Germany, if you have no available money or assets you do not need to worry as the state will look after you. However, you have to be careful because should you not be able to pay, your children will be obliged by law to pay for you. Also, if the state pays for you, you no longer have freedom of choice regarding your care and where you are homed.

The system on which the nursing care is based was revised and re-structured at the start of 2017. There are now five different degrees of disability (Pflegegrade 1-5) with 5 being the highest. Payments are made based on the level of disability, whether you are in a nursing home or receive care at home and will only pay out in full on provision of proof of the costs (in form of receipts) and proof that the care was administered by fully qualified staff. Should, for example, your partner care for you, the insurance pays at a reduced rate. The degree of disability is determined by a points system which rates different aspects of life. Mobility is worth 10%, communication ability 15%, self-sufficiency 40%, medication and treatment 20% and coping with everyday life 15%. The resulting points are then applied with disability ratings starting at 12.5 points and the highest degree beginning at 90 points.

Supplementary nursing care insurance covers the difference between what you receive from the state and the actual costs you incur. In relation to the amount of financial cover the premiums are inexpensive. The younger you are the less they are. You can only insure yourself privately if you are in good health.

Please answer the questions on the following page in order to enable us to offer you the cover that best suits your needs and at the best price. Once you have returned the questionnaire you will be contacted to talk through the next steps as there are various options that will be best discovered during a personal appointment.

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DATE _____

PERSONAL DETAILS

CLIENT NAME(S) _____

DATE OF BIRTH _____

ADDRESS _____

CONTACT NUMBER _____

E-MAIL _____

RELEVANT HEALTH STATUS _____

HEIGHT _____

WEIGHT _____

HOW MUCH EXTRA MONEY WILL YOU HAVE AVAILABLE MONTHLY AS A PENSIONER TO COVER YOUR NURSING CARE COSTS ONCE YOUR EVERYDAY LIVING COSTS (ELECTRICITY, RENT, MORTGAGE, INSURANCE, FOOD, ETC.) ARE PAID FOR

SHOULD ANY QUESTIONS ARISE WHILST OR BEFORE FILLING OUT THIS FORM, PLEASE DO NOT HESITATE TO CONTACT US, WE ARE HERE TO HELP!

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