



## Information sheet No. 32

# Social Security for Caregivers

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Through the Care Insurance Act (§ 44 SGB XI), options for social security protection of caregivers has been created:

### Pension insurance scheme

Many people can pursue only in a limited capacity or no longer pursue their jobs due to the need for home nursing care of a family member. They may be insured under the statutory pension insurance scheme, even if they are already subject to pension insurance.

According to the law, there is a compulsory insurance obligation for the caregiver. However, the insurance obligation lies with the nursing care fund of the person in need of care. In the case of an application for the determination of the need for long-term care, the latter reviews the claim to entitlement and pays contributions to the caregivers' pension insurance scheme. The pension insurance contributions increase with increasing level of care.

An insurance obligation in the statutory pension insurance scheme exists for caregivers who care for one or more persons (nursing care level 2-5 must be assigned)

- **domestic** (whether in the household of the person receiving care or of the caregiver)
- **non-commercial purposes**
- **for a minimum of 10 hours per week**
- **regularly on at least 2 days per week**
- **with ones own occupation regularly at a maximum of 30 hours per week of care.**

If care for a person in need of care is provided by several caregivers (**multiple care**), the extent of the respective nursing activity per caregiver is determined in relation to the total amount of nursing work to be performed by the caregivers (**total care costs**).

Caregivers are uninsured if they, among other things,

- receive a retirement pension, pension or other retirement pension, or
- have not yet been insured up to the age of 65 or
- have received a refund of contributions from their own insurance after the age of 65 years because of unfulfilled waiting period.

### Accident insurance

During nursing care activities, caregivers providing care for a person with a minimum nursing care level 2 are covered under the statutory accident insurance.

The nursing care fund reports caregivers to the relevant pension and accident insurance funds.

### **Unemployment insurance**

The long-term care insurance pays contributions to the unemployment insurance for caregivers who leave their profession.

In this case, it is necessary that an insurance obligation in the unemployment insurance existed immediately before the beginning of the nursing care activities, or that a benefit was obtained (§ 26 SGB III) under SGB III (for example, unemployment benefit).

For caregivers, there is the possibility to apply for unemployment benefits at the conclusion of the nursing care period and to claim employment promotion benefits.

### **Employment Promotion Act**

The Bundesagentur für Arbeit (Federal Employment Office) provides in their regulations benefits of employment promotion to caregivers who wish to return to working life after nursing care.

Your local employment agency will advise you on all aspects of employment promotion as well as on your return to work and will review whether the conditions of service are in place.

### **Laws regarding reconciliation of nursing care and working life**

The law on the reconciliation of nursing care and working life includes short-term prevention of work, long-term care period of up to six months and reduction of working time for up to two years. Detailed information on the subject "Reconciliation of nursing care and working life" can be found in information sheet no. 33.

**The staff at the Consulting Centre are happy to help you.**

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