

Information Sheet No. 7

Co-payments for health insurance services

The law requires co-payment for certain services of the health schemes from the insured person:

Health scheme service	Co-payment amount
Medicines, dressing materials, aids, travel costs, socio-therapy, domestic help	10% of the price, a minimum of 5 €, a maximum of € 10. Not more than the actual cost.
Remedies (e.g. physiotherapy, speech therapy)	10% of the cost and the cost of the home visit, plus 10 € for each prescription
Home nursing care	10% of the cost limited to 28 days per calendar year, plus € 10 for each prescription
Incontinence material	10% of costs, a maximum of 10 € for the whole month's supply
Hospital treatment	10 € per day for up to 28 days per calendar year
In-patient prevention and rehabilitation measures and cures	10 € per day Exception: Follow-up treatment is to be considered as hospital treatment.
Dentures	Due to the fixed subsidies and considering the bonus, co-payment is variable

Insured persons up to age 18 are exempt from co-payment (except: travelling expenses)

Co-payment limits

For every calendar year all insured persons from the age of 18 years makes a co-payment in the amount of 2%, chronically ill 1% of their annual gross income.

When determining the personal co-payment limit all gross revenue of the insured person and their household family members must be taken into consideration.

If the co-payments exceed these co-payment limits, you can be exempted on request, either through an advance for the coming year, or by proof of the payments already made in the current year.

The applicant receives at the end of the calendar year a temporary exemption card and is not required upon its submission to make any further payments.

Chronically ill

A chronic illness includes conditions that require medical treatment at least once in three months for a period of at least one year (e.g. diabetes). One of the following requirements must also be met:

- the patient requires level of care 3, 4 or 5 or
- the patient holds a severely disabled person's certificate confirming a degree of disability of at least 60 or a reduction in earning capacity of at least 60 per cent, due to the chronic condition or
- the patient requires medical or therapeutic treatment, without which their health condition would worsen.

A certificate completed by a doctor must be presented in order for the chronic condition to be recognised.

The staff of the care support organisation are happy to advise you.

Free service number: 0800 5950059

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Support for the care facilities is provided by the State of Berlin and also the care and health insurance schemes in Berlin