



Information Sheet

24-hour care and assistance at home

Many people who require care want and / or need 24-hour assistance in their own home. However this often exceeds the mental and physical resources their relatives can provide. The following will therefore show the options for organising all-day care and assistance in someone's own home.

Care providers

Most care providers offer a "24-hour service". However, this does not mean that there will be someone round-the-clock providing care or assistance on site. This offer generally includes nursing staff being sent to the house at specific times during the day, whilst also guaranteeing that somebody will be available on the phone at night if there is an emergency. If the costs for the care and assistance requirements exceed the benefits in kind provided by the long-term care insurance fund, the remaining costs must be financed privately. Under certain conditions, claiming financial support in the form of "help for care" from the social welfare office may be possible (see Information Sheet 37 for more details).

Intensive care at home

Some care providers specialise in 24-hour care. To do this, care teams are organised on a rota to look after the patient around the clock. However, the costs are mainly settled through health insurance and not just through long-term care insurance. This is only possible in the case of special clinical profiles and in the case of intensive medical care for the critically ill.

Care workers or domestic helps from EU member countries

The freedom to provide services within the framework of the EU makes it possible to employ care workers and domestic helps from EU member states in Germany. Various models are possible:

The employer model:

The person in need of care or their relatives sign an employment contract with the caregiver and become the employer with all of the associated rights and responsibilities. This also means that they need to organise cover for sickness and holidays.

Examples of the requirements include:

- Compliance with formalities as an employer, e.g. concluding an employment contract, registering the caregiver with the health insurance fund, etc.
- Appropriate accommodation needs to be arranged for the employee
- The cost of meals for the worker must be covered
- The weekly working hours correspond to the collectively agreed or typical number of full-time hours (38.5 hrs/week) over 6 days a week.
- The monthly gross wage is based on the applicable minimum wage/collective agreement wage

These domestic helps / caregivers may carry out the following duties: Everyday care assistance, e.g. basic assistance with personal hygiene, nutrition, toileting and mobility, as well as care and household help.

The posting model:

This is a temporary posting of employees who work for a European company to Germany. You sign a service provider contract with a European or German company / care service for care, assistance and/or domestic help. The company also provides the service in its own country and is not simply a recruitment agency. The advantage of this is that the users change from the role of employer to the role of client, which means that they are not responsible for complying with the legal requirements. Users can only use the care allowance for this type of assistance, not the benefit in kind.

Examples of the requirements include:

- The employee is hired by one of the aforementioned companies in his/her home country
- The company covers social security contributions and taxes. The posting is temporary (up to 24 months)
- The workers are replaced at regular intervals (3 months)
- German labour laws and health and safety regulations apply to the employees, e.g. probationary period, working hours, holidays, etc.
- The amount it costs to employ the person depends on their training, their previous experience and their knowledge of German
- Appropriate accommodation needs to be arranged for the employee
- The total costs are made up of the tariff rate, the costs for accommodation, meals and travel costs for the worker to and from work. A one-off placement and processing fee is usually charged by the companies.

Obtaining the services of a self-employed caregiver:

In this case, the person who needs care signs a service contract with a caregiver or nurse. The duties, obligations, remuneration and duration of the contract are specified in the service provider's contract. The caregiver must have registered a business for this purpose. Caution: There is a risk that the caregiver is only claiming to be self-employed.

Recruitment agencies:

Recruitment agencies help consumers find a posting company or a caregiver and help them agree a contract. They are the contact person in Germany for requests and complaints. You are charged a fee for this service.

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