

Questions?



Consultation



Sick Children, sick Parents

What your health insurance
can do for you.



Further Information

Providing child sick pay and a household help is a mandatory service. This means that it is standard practise for every health insurer.

The assistance offered by the individual insurers can differ considerably, so that it is definitely worth getting further information.

However, the health insurance companies often use their discretion and offer further services. For example they might increase the age limit up to which a household help is granted from 12 to 14 years. Or they might fund a household help for outpatients after these have had an operation.

You can request more information on the exact services your health insurance company offers with regard to sick pay when your child falls ill from the service centre: Call Aachen under 0241/432-0 and from your health insurance company.

Ask your Health Insurance Company!

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Ask your Health Insurance Company!

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Sick?



Assistance from your health insurance

My child is ill and cannot go to kindergarten – what now?

Extreme situations such as a child's illness or the person doing the household falling sick are exceptional situations for families and single-parents. These emergencies pose a number of questions:

I am ill – who will look after my child and do the housework?

Who will look after my children and do the household while I am in hospital? What happens when I cannot go to work because I have to look after my sick child? Am I entitled to earnings replacement benefit when I have to stay with my child and my employer is not obliged to pay leave benefits?

Urgent questions, important answers.

In fact, the health insurance companies have answers to all these questions in the form of special services.

The "Sick pay when a child is sick" in short Child Sick Pay is a service rendered when a working parent must stay at home to look after a child that a doctor has certified sick, and when the parent's employer is not obliged to continue paying his or her salary.

Members of statutory health insurances are entitled to a household help if they are temporarily not able to run the household, either because they have to go into hospital or due to a pregnancy, and if at least one child in the household is under 12 years of age at the point of time the household help is employed.

In cooperation with the health insurances Actimonda, AOK, BEK, DAK-Gesundheit and TK, the City of Aachen would like to provide information on the special services of the Child Sick Payment and the service of an emergency household help.

Child Sick Pay

Working parents are eligible for 10 days paid leave per child and year – and to 25 days for more than two children. This applies for fathers as well as mothers. Single parents are entitled to 20 days per child and to a maximum of 50 days per year.

During this time the employer sometimes does not continue payments, for example, due to the trade agreement. In this case the Child Sick Pay from the health insurance company comes into effect if the child that needs care is younger than 12 years of age and no-one else in the household can take over.

This service is provided for the duration of the leave of absence, which is a maximum of 25 days per calendar year per parent or 50 days for a single parent. The amount of Child Sick Pay corresponds to the sick payment in case of illness otherwise paid, which is 70% of the previous gross income but not more than 90% of the net earnings. It is also important to remember that payments to the pension and unemployment fund, and also to the nursing care insurance must be made.

Household Help

The insurance companies can either provide a replacement directly or they might contribute a reasonable amount for a replacement employed by the insured person themselves. A household help is granted for a maximum of 8 hours per day. The granted work hours depend on the medical condition and the regulations.

If relatives or in-laws up to the second degree take on the role of a replacement, the insurance company refunds a possible loss of earnings and any travelling expenses which exceed a reasonable burden. The maximum sum usually corresponds to the top limit for a paid replacement.

Prerequisites

In order to be eligible for Child Sick Pay or a household help various conditions must be met. In detail they are:

Child Sick Pay:

- The parent or guardian is a member of a statutory health insurance and has a job subject to social insurance contributions.
- A medical certificate confirms the necessity for nursing the child.
- No other person living in the household can take over the childcare.
- The child is under 12 years of age or needs special help due to a handicap.
- The child is a member of a statutory health insurance.
- An application for leave was submitted to the employer.
- An application for Child Sick Payment was submitted to the health insurance

Household Help:

- The applicant cannot carry out the household duties because of medical prophylaxis or rehabilitation measures, or because of a hospital stay, a stay in a mother and child convalescence home, or home care duties, a pregnancy or childbirth.
- A child who is younger than 12 years or a child who needs special help due to a handicap lives in the household. This does not apply for a pregnancy or childbirth.
- No member of the household can accomplish the housework.
- An application for a household help was submitted to the health insurance.