



Overview of social insurance in Germany:

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Bibliography

This overview provides a comprehensive insight into the different branches of social security, how they work, insurance principles, benefits, financing and current challenges. It is important to note that laws and regulations may change over time, which is why it is advisable to consult current sources for deepening and updating.



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Overview of social insurance in Germany:

Introduction

Importance of social security

In Germany, social insurance is of immense importance for the social security of citizens. They serve to cushion risks such as illness, unemployment, long-term care and old age and to alleviate financial burdens in these life situations. The importance of social security can be summed up in several aspects:

1. **Social security:** Social security guarantees a basic level of social security for all insured persons. They offer protection against financial risks that can occur in the course of life and reduce the fear of existential hardship in difficult phases of life.
2. **Solidarity:** The principle of solidarity is a cornerstone of social security. All insured persons contribute jointly to the financing, and those who currently need benefits benefit from the contributions of the workers. This solidarity enables a fair distribution of the financial burden and strengthens social cohesion.
3. **Health care:** Statutory health insurance guarantees insured persons access to medical care and covers a large part of the health care costs. This ensures that health services can be accessed regardless of income and social status.
4. **Old-age security:** The statutory pension insurance helps to maintain the standard of living in retirement. Through continuous contributions during working life, insured persons receive a pension in old age that stabilises their financial situation.
5. **Unemployment insurance:** In the event of unemployment, the statutory unemployment insurance offers financial support and helps to secure the livelihood of those affected. At the same time, it promotes professional reintegration through job placement and qualification measures.
6. **Long-term care** insurance: Long-term care insurance supports people in need of care and their relatives with the costs of long-term care services and contributes to improving the quality of life in long-term care situations.
7. **Accident insurance:** The statutory accident insurance protects employees against the financial consequences of accidents at work and occupational diseases. It provides medical treatment, rehabilitation and financial support.
8. **Family support:** Some social insurance schemes also include family support elements that provide financial support for families with children to help them reconcile work and family life.

Overall, social security contributes significantly to the stability and well-being of society. They provide basic protection against financial risks and are an important tool for achieving social justice and equal opportunities.

Legal basis



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The legal basis of social insurance in Germany is essentially anchored in the Social Security Code (SGB). The SGB is divided into several books, of which SGB V, SGB VI, SGB VII, SGB XI and SGB XII are particularly important for the various branches of social insurance. Here is an overview of the relevant legal bases:

1. Fifth Book of the Social Code (SGB V) - Statutory Health Insurance:

- Regulates statutory health insurance and long-term care insurance.
- Determines the insurance obligation, benefits, contribution rates and health insurance options.

2. Sixth Book of the Social Code (SGB VI) - Statutory Pension Insurance:

- Contains regulations on statutory pension insurance.
- Defines compulsory insurance, types of pensions, calculation of pensions and pension adjustments.

3. Seventh Book of the Social Code (SGB VII) - Statutory Accident Insurance:

- Determined by the statutory accident insurance.
- Regulates insurance coverage in the event of accidents at work and occupational diseases.

4. Eleventh Book of the Social Code (SGB XI) - Long-term care insurance:

- Presents the basics of long-term care insurance.
- Defines the need for long-term care, benefits and contribution rates.

5. Twelfth Book of the Social Code (SGB XII) - Social assistance:

- Contains provisions on social assistance, which apply in particular to people who are unable to provide for their livelihood adequately.

In addition, there are other laws and regulations that regulate specific aspects of social security:

- **First Book of the Social Code (SGB I):** General part of social law that lays down the principles and procedural rules.
- **Insurance Contract Act (VVG):** Regulates the legal framework of insurance contracts, including private health and pension insurance.
- **Artists' Social Insurance Act (KSVG):** Determines the social security of artists and publicists.
- **Employment Promotion Act (SGB III):** Contains provisions on unemployment insurance and job placement.

These legal bases define the legal framework for the various branches of social security and regulate aspects such as compulsory insurance, benefits, financing and administration. They serve to guarantee the social security of citizens and to enable a fair distribution of social risks.



2. General principles of social security

Principle of solidarity

The principle of solidarity is a fundamental concept in the social security systems of many countries, including Germany. It forms the basis for the financing and operation of social insurance. The principle is based on the idea of shared responsibility and support within society. Here are the key points of the solidarity principle in the context of German social insurance:

1. **Joint financial participation:** All insured persons, regardless of their income or individual risk profile, contribute to the financing of social security through contributions. These contributions flow into a common pool from which benefits are paid to those who are in need, whether due to illness, unemployment, long-term care or other risks.
2. **Redistribution of risks:** The principle of solidarity aims to ensure that the financial risks and burdens that may arise over the course of life are fairly distributed among society as a whole. Those who need benefits at certain stages of life are supported by the contributions of those who are in better economic shape.
3. **Social justice:** The principle of solidarity promotes social justice. It provides access to health care, pension benefits, care support, and other social benefits regardless of individual income, occupation, or social status. This contributes to the reduction of social inequalities.
4. **Community cohesion:** Solidarity strengthens social cohesion by fostering a culture of togetherness and support. The idea that people can count on the help of the community in difficult times contributes to the stability and prosperity of society.
5. **Prevention and risk management:** The principle of solidarity creates incentives to take health-promoting measures and minimise risks. Health care, occupational safety and accident prevention are promoted, as this reduces the burden on the system in the long term.

The principle of solidarity is a key element of German social security systems and helps to ensure social protection for citizens, promote equal opportunities and make society as a whole more stable and resilient.



3. Statutory health insurance (GKV)

Insured persons in the statutory health insurance (GKV)

Statutory health insurance (GKV) insures different groups of people who, depending on their status and situation, have different ways of compulsory or entitlement to insurance. Here are the main groups of insured persons in the GKV:

1. **Pflichtversicherte:**

- Employees: Persons who are in an employment relationship subject to social security contributions and whose income is below the compulsory insurance threshold (also known as the contribution assessment ceiling).
- Trainees: Persons in in-company or school-based training.
- Mini-jobbers: Persons with a marginal employment relationship (mini-job) with an income below the mini-job limit.

2. **Familienversicherte:**

- Spouse: Spouse of insured persons who are not employed or have a low income.
- Children: Children of insured persons up to a certain age limit or beyond if they are in training or disabled.

3. **Voluntarily insured persons:**

- Self-employed: Persons who are self-employed can voluntarily take out statutory health insurance.
- Students: Students can voluntarily insure themselves in the GKV if they have exceeded the age limit for family insurance or cannot be insured for family insurance.

4. **Other groups:**

- Pensioners: People who retire can continue to insure themselves voluntarily in the GKV if they were previously insured in the GKV.
- Unemployed: As a rule, people who become unemployed continue to have health insurance and are compulsorily insured in the statutory health insurance system.

It is important to note that there are contribution assessment limits and rates in the GKV that determine the amount of contributions. Persons whose income is above the compulsory insurance limit can take out private health insurance (private health insurance, PKV). Civil servants and some other groups of people also have the opportunity to take out private insurance.

The GKV offers comprehensive protection in cases of illness and long-term care and ensures that insured persons have access to medical care, regardless of their income or social status.

Benefits in the statutory health insurance (GKV)

Statutory health insurance (GKV) in Germany offers a wide range of medical services to ensure health care for the insured. These services cover a wide range of medical needs, from prevention to diagnosis and treatment. Here are some of the most important service areas of the GKV:



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|---|---|
| 1. Outpatient medical care: | <ul style="list-style-type: none">• Doctor's visits: Insured persons are entitled to regular visits to general practitioners or specialists in private practice.• Specialist examinations and treatments: Specialized medical care if necessary. |
| 2. Inpatient hospital treatment: | <ul style="list-style-type: none">• Hospitalization: The cost of treatment and hospitalization is covered.• Surgeries and medical procedures: Surgical procedures and other medical procedures. |
| 3. Medikamentenversorgung: | <ul style="list-style-type: none">• Medicines: Coverage of the costs of prescribed medicines. |
| 4. Dental care: | <ul style="list-style-type: none">• Dental treatments: Coverage of costs for dental examinations, treatments and dentures. |
| 5. Preventive services: | <ul style="list-style-type: none">• Preventive medical check-ups: Free check-ups, vaccinations and health checks. |
| 6. Rehabilitation and physiotherapy: | <ul style="list-style-type: none">• Medical rehabilitation: Assistance in restoring health and functioning after illness or accidents.• Physiotherapy: Assumption of costs for physiotherapeutic measures. |
| 7. Aids and medical devices: | <ul style="list-style-type: none">• Glasses, hearing aids, prostheses and other aids if necessary. |
| 8. Pregnancy and childbirth: | <ul style="list-style-type: none">• Prenatal check-ups, birth preparation and delivery costs. |
| 9. Home nursing: | <ul style="list-style-type: none">• Assistance with home care when hospitalization is not required. |
| 10. Sick pay: | <ul style="list-style-type: none">• In the event of incapacity for work due to illness or maternity, insured persons may receive sickness benefit. |

It is important to note that the exact benefits and scope of care depend on various factors, including the individual insurance rate, doctor's recommendations, and medical necessity. GKV aims to ensure that all insured persons have access to adequate medical care to protect and restore their health.

Financing in the statutory health insurance (GKV)

Statutory health insurance (GKV) in Germany is financed by various sources to ensure health care for the insured. Financing is based on the principle of solidarity, in which all insured persons and employers share the costs. Here are the main sources of funding in the GKV:

1. **Insured persons' contributions:** Insured persons pay monthly contributions, which are usually calculated as a percentage of their gross income (dependent employment) or a fixed contribution (marginal employment, self-employed). Employees and employers each share half of the contribution rate. The contribution rate is adjusted regularly and may vary depending on the economic situation.
2. **Employer contributions:** Employers are required by law to pay half of their employees' contributions to statutory health insurance. This helps to share the burden of insurance premiums and facilitate access to healthcare for workers.
3. **Additional contributions:** If the financial resources of the GKV are not sufficient to cover health expenses, health insurance companies can charge additional contributions. These are borne



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exclusively by the insured and are income-dependent. The amount of additional contributions can vary from health insurance company to health insurance company.

4. **Income from the health fund:** The health insurance funds receive part of their income from the health fund, which is fed by the insured person's contributions and a federal subsidy. The fund distributes the funds to the health insurance companies in order to ensure a fair distribution of financial resources.
5. **Federal grants:** The state provides a federal subsidy to finance the GKV to ensure that the benefits are adequate and accessible to all insured persons.
6. **Additional sources of income:** In addition to the sources mentioned, health insurance companies can also generate income from other sources, such as interest income or fees for special services.

The financing of the GKV is based on the principle of solidarity and aims to ensure a fair distribution of the costs of health care. The contributions of insured persons and employers, supplemented by state subsidies and other revenues, make it possible to provide medical care at an adequate level for all insured persons.

Health insurance companies in the statutory health insurance (GKV)

In the statutory health insurance (GKV) in Germany, there are a large number of health insurance companies, also called statutory health insurance companies. These health insurance funds are independent institutions that are responsible for administering and implementing the benefits of statutory health insurance. Here is some important information about the health insurance companies in the GKV:

1. **Types of health insurance funds:** There are different types of health insurance funds in the GKV, including general local health insurance funds (AOK), substitute funds (e.g. Techniker Krankenkasse), company health insurance funds (BKK), guild health insurance funds (IKK), agricultural health insurance funds (LKK) and other special health insurance funds.
2. **Self-administration:** The health insurance funds are organized as corporations under public law and operate according to the principle of self-administration. This means that insured persons and employers are represented in the administrative bodies of the health insurance funds and participate in decisions on benefits, contributions and organisation.
3. **Benefits and contribution rates:** Health insurance companies offer similar basic benefits, but may vary in benefits, service offerings, and contribution rates. Each health insurance company determines its individual additional contribution, which the insured pay in addition to the general contribution rate.
4. **Choice of health insurance company:** Insured persons have the right to freely choose their health insurance company. It is usually possible to switch between the statutory health insurance companies. When choosing a health insurance company, insured persons should pay attention to the benefits offered, the service, the regional offers and the contribution rate.
5. **Insurance relationship:** Membership in a statutory health insurance company arises through the conclusion of an insurance contract. Employees are usually insured with their employer's health insurance company. Self-employed persons and other insured persons can choose a health insurance company of their choice.
6. **Supplementary insurance:** In addition to statutory health insurance, insured persons have the option of taking out private supplementary insurance in order to receive special benefits and greater comfort.



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7. **Health promotion and prevention:** Health insurance companies often offer health promotion, prevention and prevention programs to support the health of the insured.
8. **Online services:** Many health insurance companies offer modern online services, apps and digital offers for easy communication and processing of concerns.

The diversity of health insurance companies gives insured persons a certain freedom of choice and promotes competition for quality and service. It is important to compare the offers and services offered by different health insurance companies in order to choose the one that best suits individual needs.



4. Statutory pension insurance (DRV)

Insured persons in the statutory pension insurance (GRV)

The statutory pension insurance (GRV) in Germany is an important component of the social security system and serves to provide financial security in old age, in the event of reduced earning capacity and survivors. Insured persons in the statutory pension insurance include different groups:

1. **Pflichtversicherte:**

- Employees: Persons who are in an employment relationship subject to social security contributions are usually automatically compulsorily insured.
- Trainees: Persons in in-company or school-based training are compulsorily insured during their training period.
- Mini-jobbers: Persons with a marginal employment relationship (mini-job) can be included in the pension insurance upon application.

2. **Voluntarily insured persons:**

- Self-employed: Self-employed persons have the option of voluntarily insuring themselves in the statutory pension insurance scheme in order to build up entitlements to old-age pensions and other benefits.
- Students: Under certain conditions, students can voluntarily take out pension insurance in order to acquire pension rights.

3. **Other groups:**

- Caregivers: Persons caring for a loved one may be subject to pension insurance under certain conditions.
- Unemployed: The long-term unemployed and certain groups of jobseekers may be compulsorily covered by pension insurance.

4. **Pensioners and pension applicants:**

- People who have reached retirement age and are entitled to an old-age pension become pensioners and receive pension payments.
- Survivors: Spouses, children and other survivors of deceased persons are entitled to a survivor's pension under certain conditions.

The insurance periods in the statutory pension insurance are fundamental for the calculation and granting of pension rights. These include contribution periods from employment, periods of child-rearing, caregiver periods, periods of unemployment and other contribution periods. The statutory pension insurance helps to ensure that people in old age or in difficult life situations have a financial foundation and can maintain their standard of living.

Benefits in the statutory pension insurance (GRV)



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The statutory pension insurance (GRV) in Germany offers a range of benefits to ensure the financial security of insured persons in retirement, in the event of reduced earning capacity and in the event of survivors. Here are some of the GRV's key achievements:

1. **Old-age pension:**

- Standard old-age pension: This pension is granted from the statutory standard retirement age, which increases gradually. The amount depends on the insurance periods acquired.
- Old-age pension for long-term insured persons: For persons who have completed a certain number of insurance periods, this pension is granted before reaching the standard retirement age.
- Old-age pension for particularly long-term insured persons: For persons with a particularly long insurance period, a pension is paid out early with deductions.

2. **Disability pension:**

- Full disability pension: Persons who are permanently unable to work at least three hours a day for health reasons receive this pension.
- Partial disability pension: Persons who have limited capacity to work but are still able to work part-time are entitled to this pension.

3. **Survivor:**

- Widow's/widower's pension: Surviving spouses receive this pension after the death of their partner.
- Half-orphan's pension: Children receive this pension after the death of one or both parents.
- Orphan's pension: Children receive this pension if both parents are deceased or if the deceased parent received an orphan's pension.

4. **Rehabilitation measures:**

- Medical rehabilitation: Pension insurance supports insured persons in participating in rehabilitation measures to restore their earning capacity.
- Participation in working life: vocational rehabilitation and retraining measures to promote reintegration into working life.

5. **Child-rearing periods and crediting periods:**

- Child-rearing periods: Mothers and fathers receive pension contributions for raising children up to the age of three.
- Crediting periods: Periods that are not fully included in the pension calculation due to upbringing, care or certain social situations.

6. **Pension advice and information:**

- Free counselling services and pension information for insured persons to clarify questions about pensions.

The benefits of the statutory pension insurance serve to secure the standard of living of the insured in old age or in the event of reduced earning capacity and to mitigate financial risks. The amount of pension



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entitlements depends on various factors, including insurance periods, average income and individual circumstances.

Financing of the statutory pension insurance (GRV)

The statutory pension insurance (GRV) in Germany is financed by a mixture of contributions from insured persons and employers as well as state subsidies. This financing structure is based on the principle of generational and solidarity financing, in which the current working generation finances the pensions of the current generation of pensioners. Here are the main sources of funding for the GRV:

1. **Contributions by insured persons and employers:** Contributions to the statutory pension insurance scheme are borne equally by the insured and their employers. The contribution rates are adjusted regularly and are usually set in the form of a percentage of gross income up to the contribution assessment ceiling.
2. **Federal grants:** The state provides grants to the GRV from the federal budget to fill the funding gaps and ensure that pension benefits are adequate. These grants are intended to help maintain the stability of the pension system.
3. **Compensation fund:** The GRV has a compensation fund that stores surpluses from previous years. In times of high contribution income and low pension benefits, surpluses can be saved to be used in periods of higher pension entitlements.
4. **Contributions from employment and self-employment:** Contributions to the GRV are levied on the income of employees, self-employed persons and other employed persons. This also includes contributions from mini-jobs and marginal employment.
5. **Total social security contribution:** In addition to pension insurance contributions, the total social security contribution also includes contributions to health insurance, long-term care insurance, unemployment insurance and accident insurance. It reflects the overall burden on social security.
6. **Investment income:** The GRV may generate income from investments that are part of its financial stability and pension payments.

The financing of the GRV is aimed at guaranteeing the pensions of the population and promoting social cohesion. It is based on a solidarity model in which the active working generation pays for the pensions of the older generation, with the aim of ensuring adequate and stable pensions.

Types of pensions of the statutory pension insurance (GRV)

The statutory pension insurance (GRV) in Germany offers various types of pensions to ensure financial security for insured persons in retirement, reduced earning capacity and in the event of survivors. Each type of pension is based on certain conditions and insurance periods. Here are the main types of pensions of the GRV:

1. **Old-age pension:**
 - Standard old-age pension: Granted from the statutory standard retirement age (currently gradually increasing). The amount depends on the insurance periods acquired.
 - Old-age pension for long-term insured persons: The prerequisite is a certain minimum insurance period. This pension can be applied for before reaching the standard retirement age.



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- Old-age pension for particularly long-term insured persons: For people with a very long insurance period who wish to retire early. There may be deductions on the pension.

2. **Disability pension:**

- Full disability pension: Persons who are permanently unable to work for at least three hours a day for health reasons are entitled to this pension.
- Partial disability pension: Persons who have limited working capacity and can continue to work part-time may receive a partial disability pension.

3. **Survivor:**

- Widow's/widower's pension: Surviving spouses receive this pension after the death of their partner.
- Half-orphan's pension: Children receive this pension after the death of one or both parents, if they are under 18 years of age or still in school.
- Orphan's pension: Children receive this pension if both parents are deceased or if the deceased parent received an orphan's pension.

4. **Old-age pension for severely disabled people:**

- Under certain conditions, people with recognised severe disabilities can apply for an old-age pension before reaching the standard retirement age.

5. **Old-age pension for miners who have been underground for many years:**

- This special retirement pension is aimed at miners who have worked underground for a long time.

6. **Death pensions:**

- This type of pension is granted if the insured person died before reaching retirement age and certain conditions are met.

7. **Child-rearing periods and crediting periods:**

- Child-rearing periods: Pension contributions are credited for the upbringing of children up to the age of three.
- Crediting periods: Periods that were not fully subject to contributions due to child-rearing, care or special social situations are taken into account.

The different types of pensions serve to cover the different life situations and needs of the insured and to ensure adequate financial security in old age, in the event of reduced earning capacity and in the event of survivors.



5. Statutory unemployment insurance (ALV)

Insured persons in the statutory unemployment insurance (ALV)

The statutory unemployment insurance (ALV) in Germany offers financial support for employees who become unemployed and thus lose their income. The aim of the ALV is to offer those affected a certain financial security during their job search. Insured persons in the statutory unemployment insurance include the following groups:

1. **Pflichtversicherte:**

- Employees: Persons who are in an employment relationship subject to social security contributions are automatically compulsorily insured and pay unemployment insurance contributions. This also includes part-time and mini-job workers, as long as their income reaches the appropriate limits.

2. **Other groups:**

- Recipients of unemployment benefit I: Persons who are unemployed and complete the required qualifying periods are entitled to unemployment benefit I. This is financed from the contributions they have paid into unemployment insurance during their employment.
- Persons in special employment relationships: These include, for example, artists, publicists and certain persons employed on a temporary basis.

It is important to note that not all employees are automatically entitled to unemployment benefits. There are certain requirements, such as a prior payment of unemployment insurance contributions, in order to be eligible for benefits. The amount of unemployment benefit I depends on previous income.

Statutory unemployment insurance aims to secure the livelihood of workers who become unemployed through no fault of their own and to provide them with financial support during their job search.

Benefits in the statutory unemployment insurance (ALV)

The statutory unemployment insurance (ALV) in Germany provides financial support and services to workers who become unemployed and thus lose their income. The benefits of the ALV serve to offer those affected a certain financial security during their job search and to promote their professional reintegration. Here are some of the most important benefits of the statutory unemployment insurance:

1. **Unemployment benefit I (ALG I):**

- Unemployment benefit I is a financial support for unemployed people who have paid into unemployment insurance in the past. The entitlement to ALG I depends on the previous contribution periods and is limited in time.
- The amount of unemployment benefit I is based on the previous gross income and amounts to about 60 to 67 percent of the last net wage in the first months of unemployment.



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2. **Unemployment Benefit II (ALG II) - Citizen's Allowance:**
 - Unemployment benefit II is a basic security benefit granted to people who do not have enough income or assets of their own to make a living.
 - ALG II includes the need for basic living expenses such as shelter, food, clothing, and health care.
3. **Consultancy and mediation services:**
 - The employment agencies offer individual advice and support in professional reorientation and job search.
 - Job placement: The employment agencies help with job searches and refer unemployed people to potential employers.
4. **Qualification measures and further training:**
 - The ALV can finance further training and qualification measures to improve the professional skills and opportunities of job seekers.
5. **Job opportunities and support measures:**
 - Integration measures: These include, for example, one-euro jobs or charitable activities to promote integration into the labour market.
6. **Insolvency money:**
 - Insolvency benefits are paid to employees when the employer files for bankruptcy and can no longer pay wages.

The benefits of the statutory unemployment insurance are aimed at providing financial security to unemployed people, increasing their chances of reintegration into the labour market and thus preventing social exclusion. The ALV supports job seekers in re-entering employment and securing their income.

Financing of the statutory unemployment insurance (ALV)

The statutory unemployment insurance (ALV) in Germany is financed by contributions from insured persons and employers. The contributions to the ALV are borne jointly by employees and employers and serve to ensure financial support for unemployed persons. Here are the main sources of ALV funding:

1. **Contributions from insured persons and employers:** Contributions to unemployment insurance are borne equally by the insured and their employers. The contribution rates are regularly adjusted and are based on the gross salary of the employees.
2. **Assessment limits: Contributions to** the ALV are levied up to a certain income limit (contribution assessment ceiling). Income above this limit will no longer be subject to contributions.
3. **Short-time work allowance reserves:** In times of high employment and economic stability, the ALV can build up reserves that are used in phases of increased unemployment to pay out short-time work allowance or unemployment benefit.
4. **Revenue from federal grants:** The state provides grants from the federal budget to fill financial gaps in unemployment insurance and ensure the stability of the system.
5. **Contributions from special** schemes: In addition to contributions from dependent employment, contributions from marginal employment, short-term employment and other special cases may also be levied.

The financing of statutory unemployment insurance aims to ensure financial security for workers during their unemployment and to promote social security. The contributions of insured persons and employers



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are used to pay unemployment benefits to unemployed persons, to help them with their professional reorientation and to improve their chances of reintegration into the labour market.

Employment agencies in the statutory unemployment insurance (ALV)

The employment agencies are central institutions of the statutory unemployment insurance (ALV) in Germany. They are responsible for the implementation and implementation of the services and measures of the ALV. Here is some important information about the employment agencies and their role in the ALV:

1. **Tasks of the employment agencies:**

- Job placement: The employment agencies support jobseekers in their job search and place them in suitable jobs.
- Unemployment benefit: The employment agencies are responsible for the calculation and payment of unemployment benefit I as well as for the application and processing of benefits.
- Vocational counselling: The employment agencies offer individual advice and support for professional reorientation, further training and qualification.
- Support measures: They organise and finance measures for further vocational training, retraining and qualification of the unemployed.
- Short-time work allowance: The employment agencies are responsible for the payment of short-time allowance in times of economic crises and loss of work.

2. **Regional structure:**

- The employment agencies are organized nationwide in regional employment agencies. These are spread across counties and cities and offer personal advice and services on site.

3. **Contact points for job seekers:**

- Jobseekers can contact the employment agencies for assistance in finding a job, preparing application documents and planning their careers.

4. **Application and processing of services:**

- People who become unemployed must register as unemployed with their local employment agency and apply for unemployment benefits. The agencies check the eligibility requirements and pay the benefits.

5. **Promoting integration:**

- The employment agencies promote the integration of the unemployed into the labour market through targeted measures such as job application training, continuing vocational training and job placement.

6. **Collaborations and networks:**

- Employment agencies work closely with employers, educational institutions and other partners to bring jobseekers into employment and meet the demand for skilled workers.

The employment agencies play a crucial role in the implementation of statutory unemployment insurance. They help to provide financial security for unemployed people, support their professional reintegration and improve labour market opportunities.



6. Social Accident Insurance (DGUV)

Insured persons in the statutory accident insurance (GUV)

The statutory accident insurance (GUV) in Germany offers insurance cover for occupational accidents and diseases. It is an important part of the German social security system and is aimed at specific groups of insured persons. Here are the main groups of insured persons in the statutory accident insurance:

1. **Employees:**
 - Employees: Persons in dependent employment are generally insured against accidents. Accident insurance covers accidents at work and commuting accidents (accidents on the way to work or home).
2. **Pupils and students:**
 - Pupils and students are insured against accidents during school and university activities. This applies to school and university attendance as well as school or university events.
3. **Children in day-care centres:**
 - Children who attend a day care center or a day care center are covered by accident insurance. The insurance cover extends to the care period.
4. **Disabled people:**
 - Persons with disabilities who work in workshops for disabled people or use other appropriate facilities are also covered by accident insurance.
5. **Volunteers:**
 - Persons who work on a voluntary basis are usually covered by the statutory accident insurance, unless they are otherwise insured.
6. **Voluntary military service and civilian service:**
 - Persons in voluntary military service or civilian service are insured against accidents during their period of service.
7. **Cultivators:**
 - As a rule, farmers are insured against accidents through the Agricultural Employers' Liability Insurance Association.

It is important to note that statutory accident insurance is primarily aimed at accidents at work and commuting accidents related to professional or school activities. It also covers occupational diseases caused by certain activities or exposures in the workplace. Accident insurance guarantees insurance coverage and provides financial support and medical care in the event of accidents or illnesses related to the insured activity.

Benefits in the statutory accident insurance (GUV)

The statutory accident insurance (GUV) in Germany offers comprehensive insurance cover for accidents at work, occupational diseases and commuting accidents. The benefits of the GUV are intended to ensure the health and safety of the insured and to support them in the event of accidents or illnesses at work or on the way to work. Here are some of the most important benefits of the statutory accident insurance:



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| 1. Treatment: | <ul style="list-style-type: none">The GUV covers the costs of medical treatment, surgery, medicines, hospitalization and rehabilitative measures necessary for recovery and restoration of the ability to work. |
| 2. Verletztengeld: | <ul style="list-style-type: none">During the period of incapacity for work due to an accident at work or an occupational disease, insured persons receive injury benefits as compensation for lost wages. |
| 3. Verletztenrente: | <ul style="list-style-type: none">If there is a permanent impairment of earning capacity as a result of the accident or illness, an injury pension can be granted. |
| 4. Pension due to death: | <ul style="list-style-type: none">In the event of the death of an insured person as a result of an accident at work or an occupational disease, survivors are entitled to a survivor's pension. |
| 5. Benefits for participation in working life: | <ul style="list-style-type: none">GUV supports the vocational rehabilitation and reintegration of insured persons who are no longer able to carry out their previous activities due to an accident or illness. |
| 6. Prevention services: | <ul style="list-style-type: none">The GUV promotes measures for occupational safety, health protection and accident prevention in companies and institutions in order to prevent accidents at work and occupational diseases. |
| 7. Social and professional integration services: | <ul style="list-style-type: none">The GUV supports insured persons in their reintegration into the labour market and offers assistance in maintaining or obtaining a job. |
| 8. Fahrtkostenerstattung: | <ul style="list-style-type: none">The costs of travel for medical treatment, rehabilitation or to the doctor are partially or fully reimbursed. |
| 9. Home help: | <ul style="list-style-type: none">In the event of prolonged incapacity for work, the GUV can provide domestic help to support everyday life. |

The benefits of the statutory accident insurance are aimed at protecting and ensuring the health and ability to work of the insured after accidents or illnesses. The GUV helps to ensure that insured persons can quickly return to work after accidents or illnesses and that their quality of life is maintained.

Financing of the German Social Accident Insurance (GUV)

The statutory accident insurance (GUV) in Germany is financed by contributions from companies and employers. The contributions to the GUV are paid by the companies and serve to ensure insurance cover for accidents at work, occupational diseases and commuting accidents. Here are the main sources of financing of the GUV:

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|--|---|
| 1. Contributions from companies: | <ul style="list-style-type: none">Contributions to the GUV are levied by companies and employers on the basis of their number of employees and wage revenue. Contribution rates vary depending on the sector of the economy and the type of activity. |
| 2. Payroll and hazard collective bargaining procedures: | |



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- Contributions are often calculated on the basis of payrolls and hazard tariff procedures. Different industries and hazard classes are taken into account in order to determine the amount of the contribution.
- 3. Federal grants:**
 - The state provides grants to the GUV from the federal budget to fill financial gaps and ensure the effectiveness of the system.
 - 4. Reserves:**
 - The GUV can build up reserves in order to have sufficient financial resources available in times of increased accident numbers or special challenges.
 - 5. Contributions from special schemes:**
 - In addition to the regular contributions of the companies, contributions from certain special cases, such as mini-jobs, can also be levied.

The financing of the statutory accident insurance aims to ensure insurance cover for accidents at work and occupational diseases and to ensure the health and safety of employees. The contributions of the companies are used to support accident prevention, rehabilitation, medical care and financial benefits for insured persons affected by accidents at work or occupational diseases.

Trade associations

The employers' liability insurance associations (BG) are the providers of statutory accident insurance (GUV) in Germany. They are responsible for the implementation and implementation of statutory accident insurance cover for employees and other insured groups of persons. The employers' liability insurance associations are organised according to sectors or sectors of the economy and offer specialised services and measures for accident prevention and rehabilitation. Here is some important information about employers' liability insurance associations:

- 1. Organization and responsibility:**
 - There are various employers' liability insurance associations, each of which is responsible for specific industries or sectors of the economy. Each employers' liability insurance association covers one or more sectors and is responsible for accident insurance coverage as well as prevention and rehabilitation in these areas.
- 2. Insured groups of persons:**
 - The employers' liability insurance associations offer insurance cover for employees who are employed in the sectors they cover.
 - This also includes trainees, pupils, students, volunteers, volunteers, volunteers, people doing community service, people in day-care centres and facilities for the disabled, as well as other groups.
- 3. Tasks and services:**
 - Accident prevention: The employers' liability insurance associations implement measures to prevent accidents at work and occupational diseases. They provide information, training and advice on occupational health and safety.
 - Rehabilitation: In the event of accidents at work or occupational diseases, the employers' liability insurance associations support the medical rehabilitation and reintegration of insured persons.
 - Compensation: In the event of accidents at work or occupational diseases, the employers' liability insurance associations pay injury benefits, injury pensions and other financial benefits.



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- Prevention services: The employers' liability insurance associations offer financial support for projects to improve working conditions and safety in the workplace.

4. **Beitragsfinanzierung:**

- The employers' liability insurance associations are financed by contributions from companies and employers. The contribution rates are calculated on the basis of payrolls and hazard tariff procedures.

5. **Regional presence:**

- The employers' liability insurance associations have a regional presence and have offices or district directorates on site that advise and support insured persons and companies.

The employers' liability insurance associations play an important role in the implementation of statutory accident insurance. They help to prevent accidents at work and occupational diseases, to protect the health and safety of employees and to provide appropriate support in the event of accidents or illnesses.



7. Pflegeversicherung

Insured persons in long-term care insurance

Long-term care insurance in Germany offers insurance cover for people who need support and care due to the need for long-term care or limited everyday skills. It is an important part of the German social security system and is aimed at specific groups of people. Here are the main groups of insured persons in long-term care insurance:

1. **Pflichtversicherte:**

- Insured persons of the statutory health insurance: Persons who are insured in the statutory health insurance (GKV) are automatically also insured in the long-term care insurance.

2. **Other groups:**

- Recipients of sickness benefit: Persons who receive sickness benefit due to illness are also insured in long-term care insurance during the reference period.
- Pensioners: Persons who receive an old-age pension are insured in long-term care insurance, provided that they were previously compulsorily insured in statutory health insurance.
- Family insured: Spouses and children of compulsorily insured persons are covered by family insurance under long-term care insurance, provided that they are not entitled to benefits of their own.

3. **Voluntarily insured persons:**

- Self-employed persons who are not compulsorily insured in the statutory health insurance can voluntarily insure themselves in the long-term care insurance.

4. **Co-insured relatives:**

- Children and spouses of insured persons can be included in the long-term care insurance if they themselves are not subject to compulsory insurance and meet certain requirements.

5. **Persons in need of care:**

- Persons who claim long-term care insurance benefits due to the need for long-term care are also insured.

Long-term care insurance aims to ensure financial security and care for people who need support due to the need for care. It provides financial benefits for people in need of care and their relatives and helps to ensure care in the home environment or in care facilities.

Long-term care insurance benefits

Long-term care insurance in Germany offers a range of benefits to provide support and care to people in need of care. The benefits of long-term care insurance are aimed at ensuring home care, care in nursing homes and the care of people in need of care. Here are some of the key benefits of long-term care insurance:

1. **Care allowance:**



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- People in need of care who are cared for at home by relatives or other non-professional caregivers are entitled to care allowance. This money can be used to finance care.
- 2. Pflegeschleistungen:**
 - People in need of care can also claim care benefits in kind instead of the care allowance. Professional caregivers take care of the care, support and care in the home environment.
 - 3. Day and night care:**
 - Long-term care insurance covers the costs of day and night care facilities in which people in need of care are cared for and cared for during the day or at night.
 - 4. Short-term care:**
 - People in need of care who are temporarily unable to be cared for at home are entitled to short-term care in care facilities.
 - 5. Preventive care:**
 - If the caregiver is temporarily absent, e.g. due to illness or vacation, long-term care insurance will cover the costs of a substitute caregiver.
 - 6. Care aids:**
 - The costs of care aids such as nursing beds, wheelchairs, incontinence material and other aids are covered by long-term care insurance.
 - 7. Measures to improve the living environment:**
 - Long-term care insurance supports people in need of care with housing-related adjustments in order to create a barrier-free and safe environment.
 - 8. Care advice:**
 - People in need of care and their relatives are entitled to individual care advice in order to receive the best possible care and support.

The benefits of long-term care insurance are intended to help care for those in need of care in their familiar surroundings for as long as possible and to ensure appropriate care and support. Long-term care insurance supports both home care and care in nursing homes and helps to relieve the burden on family caregivers.

Financing of long-term care insurance

Long-term care insurance in Germany is financed by contributions from insured persons and employers. The contributions to long-term care insurance serve to cover the costs of the benefits and measures of long-term care insurance and to ensure appropriate care and support for persons in need of care. Here are the main sources of long-term care insurance funding:

- 1. Contributions from insured persons and employers:**
 - Contributions to long-term care insurance are borne equally by the insured and their employers. The contribution rates are regularly adjusted and are based on the gross salary of the employees.
- 2. Contribution assessment ceiling:**
 - Contributions to long-term care insurance are levied up to a certain income limit (contribution assessment ceiling). Incomes above this limit are no longer subject to contributions.
- 3. Additional contributions:**
 - Depending on the financial situation of the long-term care insurance, additional contributions may be levied on the insured to close any financial gaps.



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4. **Long-term care insurance funds:**
 - The long-term care insurance funds are the providers of long-term care insurance and manage the contributions. They are responsible for granting and processing the benefits of long-term care insurance.
5. **Federal grants:**
 - The state grants long-term care insurance subsidies from the federal budget to compensate for financial bottlenecks and ensure the stability of the system.
6. **Pflegeversicherungs fonds:**
 - Part of the contributions goes into the so-called long-term care insurance fund, which accumulates capital in the long term and can be used to cover the increasing expenses for long-term care insurance.

The financing of long-term care insurance aims to ensure adequate care and support for people in need of care. The contributions of the insured and employers are used to finance the benefits of long-term care insurance, which provide support, care and support for people in need of care in various life situations.

Degrees of long-term care in long-term care insurance

Long-term care insurance in Germany uses a system of care levels to assess the individual care needs of people in need of care. The care levels are used to determine the scope and type of care services required. The classification into a certain level of care is based on an assessment procedure by the Medical Service of the Health Insurance (MDK) or another recognized expert. The degrees of care are numerically marked from 1 to 5. Here are the criteria and benefits of each level of care:

1. **Pflegegrad 1:**
 - Persons who have impairments in their independence and everyday competence, but have not yet reached a level of care, can still claim care services if they can prove a significant impairment.
 - These services include counselling visits, nursing courses, everyday support and relief services.
2. **Pflegegrad 2:**
 - Persons in need of care with care level 2 have significant impairments in their independence and need regular help with at least two activities of daily living (e.g. personal hygiene, nutrition, mobility).
 - Benefits include care allowance or care benefits in kind, day and night care, short-term care and preventive care.
3. **Pflegegrad 3:**
 - People with care level 3 already have significant impairments in their independence and need help with at least three activities of daily living.
 - The benefits include care allowance or care benefits in kind, day and night care, short-term care, preventive care and subsidies for measures to improve the living environment.
4. **Pflegegrad 4:**
 - People in need of care with care level 4 have serious impairments in their independence and need help with at least four activities of daily living.
 - In addition to the benefits of the lower levels of care, higher financial support and more extensive care benefits in kind can also be applied for.



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5. **Pflegegrad 5:**

- Care level 5 applies to persons in need of severe care with significant impairments in their independence who need help with all activities of daily living.
- This level of care includes the most extensive benefits, including high financial support and additional assistance.

The classification into a nursing degree is based on an overall point value, which is determined by the assessment process. This value takes into account physical, cognitive and psychosocial aspects of the need for long-term care. The benefits of long-term care insurance are intended to ensure that people in need of care receive the necessary support and care to maintain their quality of life in the best possible way.



8. Other social insurances

Old-age provision for farmers

The old-age insurance scheme for farmers in Germany is a special system of social security that is tailored to the needs of farms and their employees. Since the working and income conditions in agriculture often have special characteristics, there are separate regulations and institutions for old-age provision for farmers. Here is some important information about it:

1. **Agricultural Pension Fund (LAK):**
 - The Agricultural Pension Fund is the central institution for the old-age provision of farmers. It is an independent sponsoring organisation and is responsible for the pension insurance of farmers.
2. **Compulsory insurance:**
 - As a rule, farmers and their assisting family members are obliged to take out insurance in the Agricultural Pension Fund. Compulsory insurance also covers certain income from agricultural activities.
3. **Beitragssystem:**
 - Contributions to the old-age pension scheme for farmers are levied on the basis of income. They are based on the income generated from agricultural activity.
4. **Pension:**
 - Insured persons of the Agricultural Pension Fund acquire rights to an old-age pension, which is calculated on the basis of the contributions paid and the periods insured.
5. **Rentenarten:**
 - In addition to the old-age pension, reduced earning capacity pensions and survivors' pensions may also be granted to farmers' spouses and widows/widowers.
6. **Periods:**
 - Insurance periods in the Agricultural Pension Fund may result from the full-time agricultural activity as well as from certain secondary activities and gainful employment.
7. **Special features in agriculture:**
 - Old-age insurance for farmers takes into account the specificities of farming activity, such as seasonal fluctuations, weather-related influences and the use of family members on the farm.
8. **Advice and support:**
 - The Agricultural Pension Fund offers advice and information on issues relating to old-age provision and supports farmers in applying for benefits.

Old-age insurance for farmers aims to ensure adequate protection for farmers and their family members in old age. It takes into account the special conditions of agriculture and ensures that sufficient retirement provision is also possible in this sector.

Artists' Social Security Fund

The Künstlersozialkasse (KSK) is a special institution in Germany that provides social security for artists and publicists. It enables these self-employed persons working in artistic or journalistic professions to



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access various social benefits, similar to those for workers in other sectors. Here is some important information about the Artists' Social Security Fund:

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| 1. Target groups: | <ul style="list-style-type: none">The Artists' Social Security Fund is aimed at self-employed artists and publicists who carry out artistic or journalistic activities. These include, for example, writers, visual artists, musicians, actors, journalists, photographers and many others. |
| 2. Compulsory insurance: | <ul style="list-style-type: none">Self-employed artists and publicists whose income from their work exceeds a certain threshold are obliged to insure themselves with the Artists' Social Security Fund. |
| 3. Contributions: | <ul style="list-style-type: none">The insured persons of the artists' social security fund pay contributions consisting of a personal contribution and a share paid by the clients. The clients must contribute a percentage of the remuneration to the social security of the KSK. |
| 4. Social security benefits: | <ul style="list-style-type: none">The Artists' Social Security Fund provides insured persons with access to various social benefits, such as health insurance, pension insurance and long-term care insurance. It thus contributes to the social security of artists. |
| 5. Application Procedure: | <ul style="list-style-type: none">Artists and publicists can apply for insurance from the Artists' Social Security Fund. After checking the requirements, the classification and determination of the amount of the contribution takes place. |
| 6. Advice and support: | <ul style="list-style-type: none">The Künstlersozialkasse offers advice and information on social security issues for artists. |

The Artists' Social Security Fund plays an important role in providing social security for self-employed artists and publicists, who often do not have employee status but still need social protection. It helps to ensure that these people have access to important social benefits and that their economic livelihoods are secured.

Knappschaft-Bahn-See

The Knappschaft-Bahn-See (KBS) is a special social insurance institution in Germany. It was created from the merger of the former Mining Employers' Liability Insurance Association, the Seekasse and the Eisenbahner-Krankenkasse. The KBS is responsible for different groups of people and provides social security benefits for employees in the mining, maritime and railway sectors. Here is some important information about the Knappschaft-Bahn-See:

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| 1. Responsibilities: | <ul style="list-style-type: none">The Knappschaft-Bahn-See is responsible for different industries and professional groups:<ul style="list-style-type: none">Mining: It assists employees in coal and ore mining as well as in other mining activities.Maritime shipping: It is responsible for seafarers and working passengers on merchant ships.Railways: The KBS takes care of employees in rail transport and related professions. |
| 2. Performances: | |



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- The Knappschaft-Bahn-See offers various social security benefits, including pension insurance, health insurance, long-term care insurance and accident insurance.
- 3. Contributions:**
 - The contributions to the Knappschaft-Bahn-See are borne jointly by the employers and the insured. The contribution rates depend on the respective industries and activities.
 - 4. Compulsory insurance:**
 - Employees in the above-mentioned sectors are usually subject to compulsory insurance at Knappschaft-Bahn-See. Compulsory insurance covers various social risks such as illness, long-term care, accidents at work and old-age security.
 - 5. Stand-alone setup:**
 - The Knappschaft-Bahn-See is an independent social insurance organisation and operates independently of other institutions.
 - 6. Advice and service:**
 - The KBS offers advice and services for insured persons and employers in their areas of responsibility. This includes information on insurance benefits, application procedures, and more.

The Knappschaft-Bahn-See is an important pillar of social security in the above-mentioned sectors and helps to ensure that employees in the mining, maritime and railway sectors are adequately covered by social security. It offers benefits and support for health care, accident prevention and financial security in the event of illness, accidents and old age.

Social insurance for the self-employed (voluntary statutory health insurance and private health insurance)

Social insurance for the self-employed in Germany offers various options for health insurance, depending on individual requirements and preferences. Self-employed people have the choice between voluntary statutory health insurance (GKV) and private health insurance (PKV). Here is some important information about both options:

Voluntary statutory health insurance (GKV): Voluntary statutory health insurance is an option for self-employed persons who were previously insured in statutory health insurance or who exceed certain income limits. Here are some features of voluntary statutory health insurance:

- **Compulsory insurance limit:** Self-employed persons with an income below the compulsory insurance limit (also known as the annual earnings limit) can voluntarily insure themselves in the GKV. This limit is set annually and may vary depending on the evolution of income.
- **Contribution amount:** The contributions to the voluntary GKV are based on the income of the self-employed. They pay a percentage of their income as health and long-term care insurance contributions.
- **Benefits:** In the GKV, self-employed persons are entitled to comprehensive medical care, including medical treatment, hospital treatment, medication supply and more. The benefits are based on the catalogue of benefits of the statutory health insurance.
- **Family insurance:** Under certain conditions, self-employed persons can also insure their family members free of charge.



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Private health insurance (PKV): PKV is an alternative to statutory health insurance and is aimed at self-employed people with higher incomes or special needs. Here are some features of private health insurance:

- **Insurance choice:** Self-employed people can opt for private health insurance that offers individually tailored rates and benefits.
- **Contribution amount:** The amount of contributions in private health insurance depends on various factors such as age, state of health and selected insurance coverage.
- **Services:** The benefits in private health insurance may vary depending on the tariff. Self-employed people can put together an individual insurance cover that meets their needs.
- **Family insurance:** Private health insurance does not offer family insurance in the classic sense. Each family member needs their own insurance.

It is important to carefully weigh the pros and cons of both options and do your detailed research before making a decision. The choice between statutory health insurance and private health insurance depends on personal circumstances, income, state of health and individual needs. Professional advice can be helpful in the decision-making process.

9. Private insurance

Private health insurance (PKV)

Private health insurance (PKV) is a form of health insurance in Germany offered by private insurance companies. In contrast to statutory health insurance (GKV), private health insurance is primarily aimed at certain groups of people who meet certain requirements, such as the self-employed with higher incomes, civil servants and high earners. Here is some important information about private health insurance:

1. **Versicherungswahl:**

- Private health insurance is an insurance option for people who are not subject to compulsory insurance under the statutory health insurance scheme or who exceed certain income limits. You are free to opt for private health insurance.

2. **Amount of contribution:**

- The amount of contributions to private health insurance depends on various factors such as age, state of health, chosen insurance cover and tariff. The contributions may vary from person to person.

3. **Performances:**

- The benefits in private health insurance may vary depending on the chosen tariff. Self-employed people can put together an individual insurance cover that meets their needs. This can include a wide range of medical services, from medical treatment and hospitalization to dentistry and other ancillary services.

4. **Benefits:**

- Many private health insurance tariffs offer additional services such as chief physician treatment, single or double rooms in the hospital, extensive dental care and alternative healing methods. Depending on the tariff, these services can be included or optionally booked.



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| 5. Health check: | <ul style="list-style-type: none">When taking out private health insurance, a health check may be required. The policyholder's state of health and any pre-existing conditions are checked, which can have an influence on the amount of the premium. |
| 6. Family insurance: | <ul style="list-style-type: none">Unlike in the GKV, there is no family insurance in the classic sense in the private health insurance. Each family member needs their own insurance. |
| 7. Change to the GKV: | <ul style="list-style-type: none">A change from private health insurance to statutory health insurance is only possible under certain conditions, for example if you fall below the compulsory insurance threshold or at retirement age. |

It is important to note that private health insurance and statutory health insurance have different advantages and disadvantages. The decision for private health insurance should be well considered and depends on personal circumstances, income, state of health and individual needs. Detailed advice from insurance advisors or experts can help you choose the right form of insurance.

Private unemployment insurance

Private unemployment insurance is a form of unemployment insurance offered by private insurance companies. In contrast to statutory unemployment insurance, which is compulsory insurance for employees in Germany, private unemployment insurance is a voluntary insurance option. Here is some important information about private unemployment insurance:

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| 1. Versicherungswahl: | <ul style="list-style-type: none">Private unemployment insurance is aimed at people who are not subject to compulsory insurance in the statutory unemployment insurance, e.g. self-employed persons or freelancers. You can voluntarily opt for private unemployment insurance. |
| 2. Performances: | <ul style="list-style-type: none">The benefits of private unemployment insurance may vary depending on the insurance coverage chosen. In the event of unemployment, insured persons usually receive financial support called unemployment benefits. The amount and duration of unemployment benefits depend on the agreed terms of the insurance contract. |
| 3. Contributions: | <ul style="list-style-type: none">The amount of contributions to private unemployment insurance depends on various factors such as the insurance cover chosen, the age of the policyholder and other individual circumstances. |
| 4. Conditions and waiting times: | <ul style="list-style-type: none">Private unemployment insurance schemes can set waiting periods and conditions for receiving benefits. For example, a certain number of contributions may be required before there is an entitlement to unemployment benefits. |
| 5. Protection against dismissal: | <ul style="list-style-type: none">Some private unemployment insurance companies also offer protection against dismissal, which takes effect in the event of the policyholder's termination through no fault of their own and can offer additional financial benefits or support in finding a job. |
| 6. Consultation and conclusion of contract: | |



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- Before taking out private unemployment insurance, it is important to carefully consider the conditions, benefits and costs. Professional advice can help you choose the right insurance cover.

It is important to note that private unemployment insurance does not replace government support and only serves as additional protection. The decision for private unemployment insurance should be well considered and depends on individual circumstances and needs. Detailed advice from insurance advisors or experts can help you choose the right form of insurance.

Other private safeguards

There are a variety of other private insurances that can be considered individually depending on your needs and life situation. These insurances provide additional protection and financial security for various risks and events. Here are some examples:

1. **Private liability insurance:**
 - This insurance covers damage that you could cause to third parties. It is particularly important in order to protect oneself from financial claims and legal consequences.
2. **Private accident insurance:**
 - Accident insurance pays in the event of accidents that result in permanent disability or death. It provides financial assistance for medical treatment and living expenses.
3. **Private disability insurance:**
 - This insurance pays a monthly pension if you are no longer able to practice your profession due to illness or accident. It offers financial security and support in the event of disability.
4. **Private pension insurance:**
 - A private pension insurance allows you to build up a private pension plan in addition to the statutory pension. You will receive regular pension payments in retirement.
5. **Private long-term care insurance:**
 - Private long-term care insurance offers additional protection in the event of a need for long-term care. It can close the financial gap between the benefits of statutory long-term care insurance and the actual cost of care.
6. **Legal protection insurance:**
 - This insurance covers costs for legal disputes, e.g. in the event of disputes at work, on the road or in the private sector.
7. **Home and apartment liability insurance:**
 - This insurance protects you as an owner or tenant against claims for damages that could arise due to damage to your property or injuries to third parties.
8. **Travel insurance:**
 - These include travel cancellation insurance, international travel health insurance and luggage insurance, which protect you from unexpected costs and risks while traveling.

It is important to carefully consider which additional safeguards make sense for your individual needs and life situations. Advice from professionals or insurance advisors can be helpful in choosing the right insurance and rates.



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10. Challenges and reforms

Demographic change

Demographic change refers to long-term changes in the age structure and population composition of a society. It is the result of a combination of birth rate, death rate and migration. In many developed countries, including Germany, demographic change has a significant impact on various sectors of society, including the economy, healthcare, welfare systems, and labor market. Here are some aspects of demographic change:

1. Ageing population:

- A key feature of demographic change is the ageing of the population, with the proportion of older people (especially pensioners) increasing in relation to younger generations. This is often due to declining birth rates and increasing life expectancy.

2. Impact on the pension system:

- An ageing population poses challenges for the pension system. Fewer contributors in relation to pensioners can make it more difficult to finance the statutory pension insurance. Adjustments and reforms in the pension system may be necessary to ensure long-term financial stability.

3. Labour market and shortage of skilled workers:

- Demographic change can lead to a shortage of skilled workers, as older workers retire and fewer young people enter the labour market. This can have an impact on the economy and productivity.

4. Health care:

- As the population ages, the need for health care and nursing often increases. The health care system must prepare for the increasing demand for medical care and care facilities.

5. Social security systems:

- The impact of demographic change on pension, health and long-term care insurance systems requires adjustments to ensure that social protection systems remain sustainable in the future.

6. Housing and infrastructure:

- Demographic change can also have an impact on housing needs and infrastructure. Adjustments in housing and urban planning may be needed to meet the needs of an elderly population.

7. Opportunities and challenges:

- Demographic change brings both opportunities and challenges. Older people can bring their life experience and expertise to society, while at the same time innovative approaches are needed to cope with social, economic and political changes.

Coping with demographic change requires long-term strategies and adaptations in various areas of society. Education, labour market policies, health care and social protection systems must be geared to the needs of an ageing population in order to ensure a sustainable and equitable society.

Financing problems



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Financing problems can arise in various areas, be it health care, pension insurance, the education system or other social and economic areas. These problems can be due to different factors and have potentially far-reaching effects on the affected systems and society as a whole. Here are some examples of funding problems and their possible causes:

- 1. Pension scheme:**
 - Demographic change, i.e. the ageing population and the ratio of pensioners to contributors, can lead to financing problems in the statutory pension insurance. If there are more pensioners claiming benefits and fewer young contributors, this can lead to an overload of the system.
- 2. Health service:**
 - Rising healthcare costs and medical advances can lead to funding problems in the healthcare system. The demand for medical care and expensive treatments can increase costs, while contributions and public funding are limited.
- 3. Educational system:**
 - Quality education requires investment in teachers, equipment and educational facilities. Funding problems in the education system can lead to a lack of resources that affect the quality of education.
- 4. Social security systems:**
 - Cost increases and changing societal needs can affect the financing of social security systems, such as unemployment insurance or long-term care insurance.
- 5. Infrastructure and public services:**
 - Financing problems can also arise in the financing of public infrastructure such as transport routes, energy supply and municipal services, which has an impact on the quality of life of the population.
- 6. Inequality and tax revenues:**
 - Inequality in income and wealth can lead to certain groups paying less tax, making it more difficult to finance public services. A lack of fair tax policies can widen funding gaps.
- 7. Economic fluctuations:**
 - Economic downturns can lead to lower tax revenues and affect the financing of public services.

Tackling financing problems often requires comprehensive measures and reforms in the areas concerned. This can include structural changes as well as political decisions to secure financing in the long term and ensure a fair distribution of resources.

Making the world of work more flexible

The flexibilisation of the world of work refers to the adaptation and expansion of working models in order to meet the changing requirements of employees, employers and the changing economy. This flexibilisation can take various forms and has an impact on working hours, place of work, employment relationships and working conditions. Here are some aspects of making the world of work more flexible:

- 1. Flexible working time models:**
 - Flexible working hours allow employees to tailor their working hours to their individual needs. This can include flexitime, part-time work, shift work, job sharing or home office. These models offer more flexibility in balancing work and private life.



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2. **Arbeitsortflexibilität:**
 - The ability to work outside of the traditional office is becoming increasingly important. Working from home or working remotely allows employees to work from different locations, which often leads to a better work-life balance.
3. **Freelancing and project work:**
 - More and more people are opting for freelancing, self-employment or project work. This form of employment offers greater autonomy and allows workers to work on different projects or for different clients.
4. **Temporary work and fixed-term contracts:**
 - Temporary work and fixed-term contracts can help employers respond flexibly to seasonal fluctuations or project-related requirements. For workers, however, this can mean uncertainty.
5. **Platform Work and Gig Economy:**
 - Platforms and apps allow people to take on short-term assignments or micro-jobs. This type of employment, known as the gig economy, presents both opportunities and challenges in terms of social protection and labor rights.
6. **Lifelong learning:**
 - Flexibility also requires continuous training to keep up with the changing demands of the job market. Lifelong learning is becoming increasingly important to keep skills and competencies up to date.
7. **Challenges and opportunities:**
 - While making the world of work more flexible can offer more autonomy and adaptability, challenges such as precarious employment, lack of social security and the risk of blurring the boundaries between work and leisure time must also be taken into account.

Making the world of work more flexible is a response to the changing demands of modern society and the economy. It can bring benefits for employees and employers, but it also requires careful consideration of the impact on labour rights, social protection and individual well-being.

Discussion about citizen insurance

The discussion about citizen insurance is an important topic in the field of social security and health policy in Germany. The idea of citizen insurance aims to reform the existing dual system of health insurance, consisting of statutory health insurance (GKV) and private health insurance (PKV), and to introduce uniform insurance for all citizens. Here are some key aspects and arguments related to the discussion about citizen insurance:

Advantages of citizen insurance:



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1. **Solidarity and justice:** Proponents of citizen insurance argue that it allows for a fairer distribution of insurance premiums, as all citizens would pay into the same insurance regardless of their income. This would lead to greater solidarity within society.
2. **Relief for low-income earners:** Citizens' insurance could help to better protect low-income earners and the self-employed, as they would no longer be affected by the contribution assessment limits of the GKV and would therefore be able to pay lower contributions.
3. **Administrative costs:** A uniform system could lead to lower administrative costs, as only one insurance institution would exist. This could enable efficiency gains and cost savings.
4. **More competition:** The introduction of a citizen's insurance scheme could increase competition between health insurers and improve the overall quality of health care.

Criticism of the citizen's insurance:

1. **Restriction of freedom of choice:** Critics argue that the introduction of a citizen's insurance could limit the freedom of choice of the insured, as private insurance would no longer exist in its previous form.
2. **Financial burden for higher earners:** There are fears that higher earners and privately insured people could be more heavily burdened by the citizen's insurance, as they would have to pay higher contributions.
3. **Bureaucratic challenges:** The implementation of a citizen's insurance could be associated with bureaucratic challenges, especially when it comes to the integration of private health insurance policyholders and the calculation of uniform contribution rates.
4. **Negative impact on private health insurance:** The introduction of citizen insurance could lead to a decline in private health insurance and thus also have a negative impact on the insurance market.

The discussion about citizen insurance is complex and controversial. Proponents see it as a way to strengthen solidarity and improve health care, while critics have concerns about freedom of choice, financial burdens and practical implementation. Ultimately, the future of citizen insurance depends on political decisions, societal needs and the further development of the health care system in Germany.



11. Conclusion

Significance and function of social security

Social security is of central importance in modern societies, as it fulfils a variety of functions designed to ensure the well-being and social security of citizens. Here are some of the main meanings and functions of Social Security:

1. **Social security:** The primary function of social security is to provide social security to people, especially in times of illness, unemployment, old age or long-term care. They serve as a safety net and financial security to maintain the standard of living of the insured and their families.
2. **Risk protection:** Social insurance serves to cushion the individual and societal risks to which people are exposed in the course of their lives. They provide financial support and protection against the economic consequences of unforeseen events such as illness, accident or unemployment.
3. **Solidarity and compensation:** Social insurance is often based on the principle of solidarity, in which those who are currently earning well make contributions to support those who are in need. This balance contributes to social justice and promotes the common good.
4. **Health care:** An important area of social insurance is health insurance, which ensures access to medical care. This contributes to the prevention of diseases, early treatment and maintenance of health.
5. **Retirement provision:** Pension insurance provides a retirement plan to secure people's livelihoods after working life. It helps to prevent poverty in old age and to ensure an adequate quality of life.
6. **Labour market stabilisation:** Unemployment insurance schemes contribute to the stabilisation of the labour market by providing financial support to the unemployed and reducing social tensions.
7. **Family support:** Social insurance schemes often offer benefits for families, such as child benefit or parental allowance, to help reconcile work and family life.
8. **Education and skills:** Some social schemes offer vocational training and qualification programmes to increase people's employability and facilitate their access to the labour market.
9. **Prevention and health promotion:** Through prevention programmes and health promotion, social insurance schemes contribute to maintaining health and reducing costs in the health care system.
10. **Economic stability:** Social insurance can help reduce social unrest and economic uncertainty by reducing the financial burden on individuals and families.

The importance of social security thus lies in its role in providing social security, mitigating risks, promoting solidarity and justice, and supporting families and society as a whole. They contribute to the stability and well-being of a society.

Role in the German welfare system

Social insurance plays a central role in the German welfare system and contributes significantly to social security, to the protection of citizens and to the promotion of social well-being. Its purpose is to cushion



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the financial risks and burdens in various life situations and thus ensure quality of life and social balance. Here are some aspects that illustrate the role of social insurance in the German welfare system:

1. **Basis of the principle of the welfare state:** Social insurance is a core element of the German principle of the welfare state. They help to promote social equality, enable equal opportunities and reduce social injustices.
2. **Social security:** Social security provides citizens with protection against the financial consequences of risks such as illness, accident, unemployment, long-term care and old age. They thus guarantee basic protection and prevent social emergencies.
3. **Solidarity principle:** Social insurance is based on the principle of solidarity, in which those who work and pay contributions support those who need support due to life events or health conditions. This solidarity contributes to social cohesion.
4. **Contribution financing:** Social insurance is usually financed by contributions from insured persons and employers. This ensures a shared responsibility for social protection and well-being.
5. **Health care:** The statutory health insurance (GKV) guarantees access to medical care for all insured persons. It supports prevention, treatment and rehabilitation and contributes to the maintenance of health.
6. **Old-age provision:** The statutory pension insurance (GRV) ensures financial security in old age and promotes the financial independence of pensioners.
7. **Labour market stabilisation:** Unemployment insurance provides financial support to the unemployed and contributes to the stabilisation of the labour market by being available to people in difficult times.
8. **Family support:** Benefits such as child benefit and parental allowance from social insurance support families and contribute to the compatibility of work and family life.
9. **Social integration:** By supporting various life events and financial burdens, social insurance contributes to the social integration and participation of citizens.
10. **Prevention and education:** Social insurance funds promote prevention measures, health promotion and vocational training in order to improve people's quality of life and employability.

Social insurance is thus a central element of the German welfare system, which aims to guarantee social security, improve living conditions and promote social justice. They help to strengthen individual and societal resilience to economic, health and social risks.

Need for adjustments and reforms

The need for adjustments and reforms in social security and in the welfare system as a whole arises from the ever-changing social, economic and demographic conditions. To ensure that social security remains effective and sustainable, regular measures must be taken to respond to new challenges and adapt existing systems to current realities. Here are some reasons why adjustments and reforms are necessary:

1. **Demographic change:** An ageing population leads to a change in the ratio of pensioners to social security contributors. Reforms are needed to ensure the long-term financing of pension and long-term care insurance.
2. **Changes in the labour market:** Making the world of work more flexible, temporary work and digitalisation have an impact on employment relationships and income structures. Social security systems must adapt to these changes in order to ensure fair protection for all workers.



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3. **Health care costs: Rising health care** costs require adjustments in health insurance to ensure adequate care without overburdening the health care system.
4. **Unemployment and the labour market:** Economic fluctuations can lead to unemployment. Unemployment insurance should be flexible enough to support people in difficult times while providing incentives to reintegrate into the labour market.
5. **Education and skills:** In view of technological change and changing labour market requirements, the promotion of lifelong learning and skills is of great importance. Reforms in the education system and continuing vocational training may be necessary.
6. **Inequality and social justice:** Adjustments to the tax system and social benefits may be necessary to reduce inequality and ensure that all citizens are adequately supported.
7. **Sustainability and financing:** The financing of social security must be sustainable in the long term. This may require adjustments to contribution rates, contribution ceilings or other financing factors.
8. **International developments:** Globalization, migration, and international cooperation may require adjustments in social security to address cross-border challenges.
9. **Technological innovations:** Technological developments can change the way social security is administered. Digitization can improve the efficiency and accessibility of services.
10. **Reducing bureaucracy and increasing efficiency:** Reforms can aim to reduce bureaucracy, reduce administrative costs and increase the efficiency of social security systems.

Overall, adjustments and reforms are essential to ensure that social security can meet the current and future needs of society and provide sustainable social protection. Continuous review and development of systems are crucial to ensure fair and effective social security.

Bibliography

If you need specific information or are looking for more in-depth sources, I recommend that you access trusted sources such as official government sites, scientific publications, reference books, academic institutions, or recognized news sources.



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