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Krankengeld — Sick Pay in Germany

Krankengeld is sick pay from German health insurance (Krankenkasse) for illnesses lasting longer than 6 weeks, covering 70% of gross salary (max 90% net) for up to 78 weeks within 3 years.

Deutsche Begriffe: Krankengeld | Arbeitsunfähigkeit | Krankenversicherung | Entgeltfortzahlung | eAU | Entgeltfortzahlungsgesetz | Beitragsbemessungsgrenze | Aussteuerung

What is Krankengeld

Krankengeld is a benefit from Krankenkasse (health insurance fund) when you are sick for a longer period and your employer stops paying. The condition is **Arbeitsunfähigkeit** confirmed by a doctor — today electronically (eAU); details in the article Krankschreibung.

Timeline — who pays

Period	Who pays	Amount
Week 1-6	employer (Entgeltfortzahlung)	100% of salary
From week 7	Krankenkasse (Krankengeld)	70% gross, max. 90% net

The right to **Entgeltfortzahlung** for 6 weeks is provided by **Entgeltfortzahlungsgesetz** — you have it if employment lasts at least 4 weeks; this is regulated in your Arbeitsvertrag.

How much and for how long

Krankengeld amounts to **70% of gross salary**, but not more than **90% net**. In 2026 the maximum is approximately **€135.63 per day** (limit from Beitragsbemessungsgrenze). You receive it for a maximum of **78 weeks within 3 years** for the same illness. Reduced social security contributions are deducted from the amount.

What to remember

The fund pays the benefit automatically based on eAU, but the medical certificate must be **continuous (lückenlos)** — obtain the next certificate no later than the first working day after the previous one ends, otherwise you lose continuity of entitlement. After 78 weeks, **Aussteuerung** (exhaustion of benefits) occurs: if you still cannot work, check **Erwerbsminderungsrente** or Bürgergeld; if you recover without a job — Arbeitslosengeld. The entire insurance system is described in Krankenversicherung.