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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.

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