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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

Krankengeld — Sick Pay

What is it?

Krankengeld is money from Krankenkasse (health insurance) when you're sick for longer than 6 weeks.

How does it work over time?

Period	Who pays	Amount
Week 1-6	Employer	100% of salary
From week 7	Krankenkasse	70% gross / 90% net

How much exactly do you get?

70% of gross salary, but max **90% of net salary**.

Example (salary €3000 gross, €2100 net):

- 70% gross = €2100

- 90% net = €1890
- You receive the lower amount: **€1890**

Maximum: approx. €120/day = ~€3600/month

How long can you receive it?

- **Max 78 weeks** (1.5 years) within 3 years
- For the same illness!
- Different illnesses = separate counting

What do you need to do?

- 1. Have Krankschreibung** — doctor sends it electronically
- 2. Inform your employer** — continuously
- 3. Submit application to Krankenkasse** — online/paper form
- 4. Be available** — you may need to go for a medical examination (MDK)

When do you NOT receive Krankengeld?

- Minijob (up to €520)
- Self-employment without voluntary insurance
- Unemployment benefit (ALG I)
- Students

What after 78 weeks?

Options:

- 1.** Return to work
- 2.** Disability pension (Erwerbsminderungsrente)
- 3.** Rehabilitation (Reha)
- 4.** Unemployment benefit (Arbeitslosengeld)

Tips:

- Stay in contact with Krankenkasse
- Consider rehabilitation (Reha) early (may speed up recovery)
- Report to employment office if unsure about returning to work

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