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Long-term Care Insurance — What You Need to Know About Care in Germany

Care levels, benefits and applications: how Pflegeversicherung works in Germany.
Status: March 2026.

Deutsche Begriffe: Pflegeversicherung | Pflegegrad | Pflegegeld | MDK | Pflegeheim

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What is Long-term Care Insurance?

Long-term Care Insurance (Pflegeversicherung) is the fifth pillar of social insurance. It helps when you or a family member **becomes in need of care** — meaning you permanently require assistance with daily activities.

Contribution Rates 2026

Situation	Contribution Rate
With children	3.6 %
Childless (from age 23)	4.2 %
From 2nd child under 25	-0.25 % per child (min. 2.4 %)

Employees pay half, employers pay the other half (exception: childless surcharge is paid by employee alone).

Care Levels (Pflegegrad)

Level	Impairment	Care Allowance (at home)	Benefits in Kind
1	Minimal	€ 0	Consultation + subsidies
2	Substantial	€ 332/month	€ 761/month
3	Severe	€ 573/month	€ 1,432/month
4	Very severe	€ 765/month	€ 1,778/month
5	Very severe + special requirements	€ 947/month	€ 2,200/month

How Do You Apply for a Pflegegrad?

- 1. Application** to your care insurance fund (= your health insurance)
- 2. Assessment** by the MDK (Medical Service) — home visit
3. MDK evaluates 6 areas: mobility, cognitive abilities, personal care, etc.
- 4. Notice** from your care insurance (Pflegegrad 1-5 or rejection)
5. If rejected: **Appeal** within 1 month

Tips

- **Care support center** in your city offers free consultation
- Keep a **care diary** before your assessment
- **Combined benefits** possible: care allowance + benefits in kind proportionally
- Family caregivers receive **pension insurance contributions** credited