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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 | Kinderlosenzuschlag | Pflegesachleistung | Entlastungsbetrag

What is Pflegeversicherung

Pflegeversicherung (long-term care insurance) is a mandatory contribution that covers care costs when you need daily assistance due to age, illness, or disability. It is collected by the same fund as Krankenversicherung, and your employer deducts the contribution from your salary according to your Arbeitsvertrag.

Contribution Rate 2026

- **3.6%** of gross salary (split between employee/employer) — for people with children,
- **4.2%** for childless individuals (3.6% + **0.6% Kinderlosenzuschlag**),
- from the 2nd child onwards, discounts for additional children (up to the 5th child).

Pflegegrade and Pflegegeld

The level of care need is determined by an assessor (Medicproof/MDK) on a scale of **Pflegegrad 1–5**. When care is provided at home by family members, the fund pays **Pflegegeld** (rates from 2025, unchanged in 2026, next adjustment from 2028):

Pflegegrad	Pflegegeld / month
2	€347
3	€599
4	€800
5	€990

Pflegegrad 1 does not provide Pflegegeld, but rather Entlastungsbetrag (€131 / month for services).

When the benefit is insufficient

Pflegeversicherung covers part, not all of the costs (especially in nursing homes). The missing amount for low-income individuals is supplemented by social assistance "Hilfe zur Pflege"; basic social security is described in Bürgergeld. This is a different benefit than Krankengeld, which covers temporary work incapacity.

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