



EU-CHINA

Social Security Reform Co-operation Project
中国 - 欧盟社会保障合作项目

Long Term Care Insurance

- Germany -

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Long Term Care Insurance

1. Introduction
2. Entitlement and benefit package
3. Different level of care
4. Prerequisites and administrative procedures
5. Financial gap
6. Relevant demographic factors and forecast



1. Introduction

Social Long Term Care Insurance Germany

- Established 1996
- 70,36 million citizens – public insurance funds
- 9,25 million citizens – private insurance funds
- 2,36 million citizens – not covered
- 1,46 million insures – received ambulant care
- 0,71 million insures – received inpatient care

- 1.95 % - Contribution rate 2008
- 3.5 % - Contribution rate until 2030

97% coverage
of
population



2. Entitlement and benefit package

Four elements of entitlement and benefit package:

- **Home care** (ambulant and inpatient)
- **Nursery care** (ambulant and inpatient)
- **Home care** remedies and devices
- **Care taker participation in the pension insurance**



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2. Entitlement and benefit package

Home and personal care (ambulant and inpatient):

- Personal hygiene
- Feeding
- Mobility
- Household



2. Entitlement and benefit package

Nuserey care (ambulant and inpatient):

- Changes of bandages
- Injections (for example Insulin)
- Wound treatment
- Administer medicines and drugs



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2. Entitlement and benefit package

Home care remedies and devices (only ambulant):

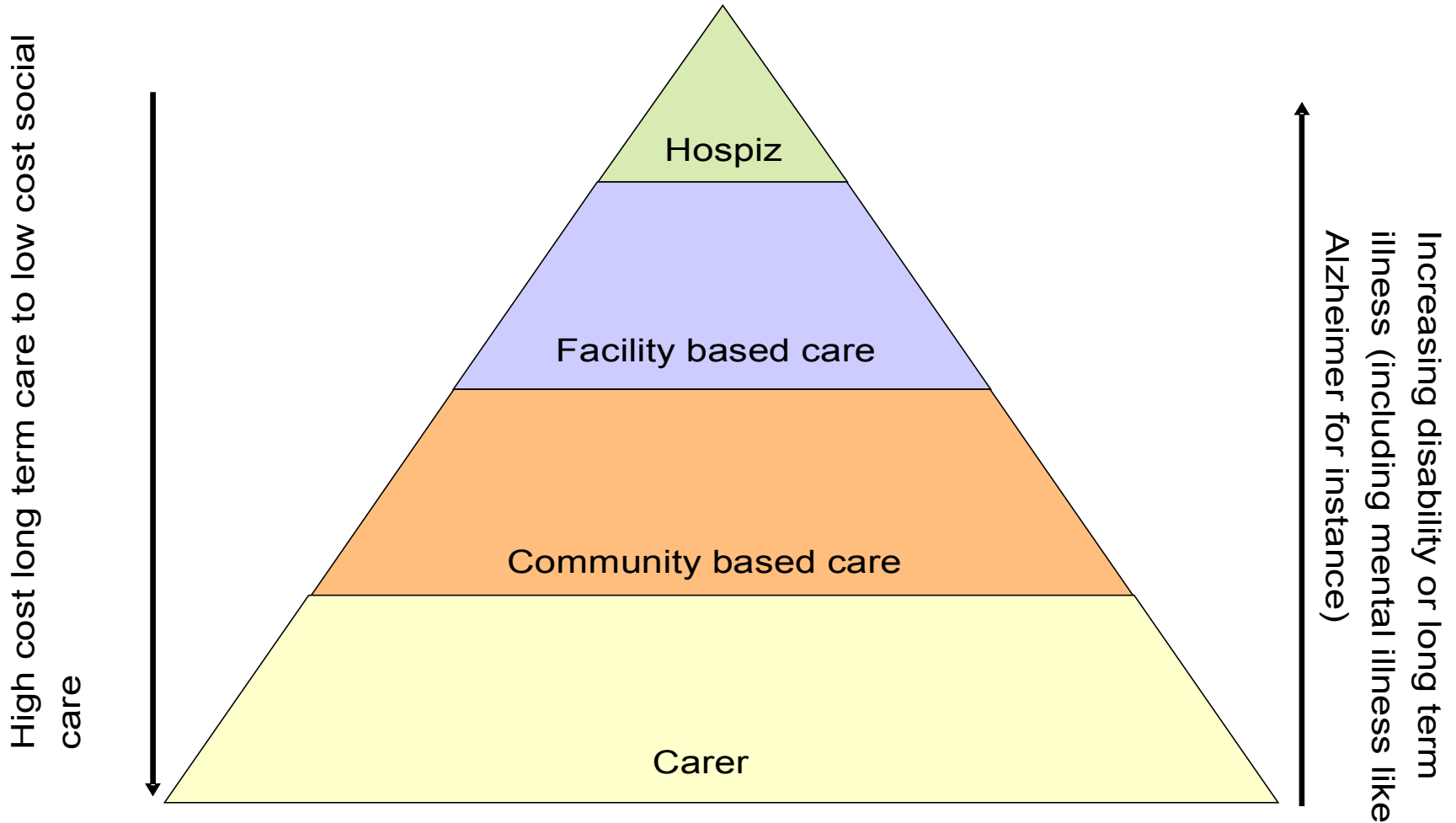
- Wheelchair
- Toilechair
- Hospital bed
- Lifter etc.

Participation and contribution premiums to the public pension insurance

2. Entitlement and benefit package



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3. The different levels of care

The levels of nursery care are differentiated into three levels according to the needs to the patient:

- Level I – substantial needs of care
- Level II – higher needs of care
- Level III – haviest needs of care
- Hardship cases



4. Prerequisites and administration

Prerequisites:

- Minimum 2 years paid premiums within last 10 years or covered as family member
- Unable to live without help

Administrational procedures:

- Prescription and application form
- Medical examination/evaluation
- Formal act by insurance fund



5. Financial Gap

Level of nursery care	Insurance pay 2008 monthly	Total cost of Services/Month	Gap per Month
<i>stationary care in a nursery home</i>			
I	1023	1855	832
II	1279	2280	1001
III	1470	2706	1236
<i>professional home care</i>			
I	420	810	390
II	980	2592	1612
III	1470	3360	1890



6. Demographic factors and forecast

The demand of population (prognosis by „Ruerup Commission“) increases due to ageing society and demographic development:

- 2007 2,03 million citizens
- 2010 2,13 million citizens
- 2020 2,64 million citizens
- 2030 3,09 million citizens