

Freelancers - sign up for sick pay option! Don't join the uninsured!

**Deadline for sick pay option
- Wednesday, September 30 !!!**

Safeguard your health insurance coverage for yourself (and your family) in case of long-term sickness:

Opt for "*Krankengeld*" at your statutory health fund (*Krankenkasse*)

Optez pour "*Krankengeld*" chez votre "*Krankenkasse*"!

This message applies to **freelancers** with social security entitlements (*freie/r Mitarbeiter/in*) at **Deutsche Welle** who are members of a statutory health insurance fund (*gesetzliche Krankenkasse*).

What happens if you fall ill and remain off work for a period longer than six weeks? Under amended legislation, you are still entitled to sick pay (*Krankengeld*) **but only** if you have signed up for this option. Sick pay (*Krankengeld*) is the money or income support you receive directly from your statutory health fund (*Krankenkasse*) from the 7th week until the 78th week of illness (*Arbeitsunfähigkeit*).

The deadline to register for this option expires on 30 September, 2009. After

that date, you can still opt in, **however**, if you are already off work sick, your health fund could withhold sick pay until your "next" unrelated illness. Worst still, if your illness becomes chronic and you haven't exercised the option, you could end up in a very serious situation without adequate income.

So, it's time to act if you are a member of a statutory health fund such as the *Allgemeine Ortskrankenkasse - AOK*, *Techniker Krankenkasse - TK*, *Barmer Ersatzkasse - BEK*, *Deutsche Angestellten Krankenkasse - DAK*, *Gmünder Ersatzkasse - GEK*, *Hanseatische Ersatzkasse - HEK*, *Betriebskrankenkasse - BKK*.

If you as a freelancer end up sick on statutory sick pay (*Krankengeld*) you are also exempted from making monthly payments to your health insurance scheme. This is another important reason why you should exercise your option. If you fail to do so, then you will end up paying hundreds of Euros into your health insurance while ill - at the very moment when your income is stretched. If you cannot pay your fees, **your whole family** might lose its health coverage through your *Krankenkasse*.

Avoid this scenario by registering your option.

Although a collective agreement obligates Deutsche Welle to provide an ailing freelancer with a subsidy this usually runs out before the 78th week.

What do you HAVE to do?

Contact your *Krankenkasse* before 30 September. Request a registration form – via email - which you can fill out and return to your health fund. The form is called the "*Wahlerklärung Krankengeld*". This must arrive at your *Krankenkasse* by 30 September. (You might even have to deliver it in person to make sure it arrives on time).

Note: The application form "*Wahlerklärung Krankengeld*" should not be confused with other forms entitled "*Wahl-tarif Krankengeld*." These are elective sick pay insurance policies for those who need coverage during the first six weeks of illness.

If you have a private insurance (for example with the DKV), there is no deadline.

Sounds complicated? If you have questions, please call the DJV insurance specialist Helge Kühl. He is available via phone on 29 and 30 September:

Helge Kühl, Tel. 04346 / 296 02 00, or email: info@helgekuehl.de

Alternatively, call the DJV journalist union office, which has a "*Krankengeld-HOTLINE*." It will operate until September 30 from 10 am, until 4 pm.

Telephone: 0228 / 201 72 18, or email: hir@djv.de.

The DJV will be able to answer questions in (easy) English or French.

Wichtig: Frist 30.9.09 für Wahlerklärung - DJV-Hotlines ab Montag

Freie Mitarbeiter, die über ihren Sender als Beschäftigte versichert sind, sollten bis zum 30. September 2009 eine Wahlerklärung für Krankengeld bei ihrer gesetzlichen Krankenkasse abgeben. Gleiches gilt für solche Selbständigen, die nicht Mitglied der Künstlersozialkasse sind. Darauf macht der Deutsche Journalisten-Verband aufmerksam. Wer die Frist versäumt, riskiert Karenzzeiten für die Anspruchsberechtigung.

NUR wer in der Künstlersozialkasse versichert ist, muss sich um die Wahlerklärung für Krankengeld ab der 7. Woche nicht kümmern, weil in diesem Fall eine automatische Versicherung besteht.

Der DJV stellt auf seinen Internetseiten unter <http://frei.djv-online.de> ein ausführliches Info zum Thema bereit:

Direkte Downloadadresse:

http://www.djv.de/fileadmin/DJV/Journalmus_praktisch/Arbeitsfelder/Arbeitsfelder_Freie/Infos/Krankengeld_23_9_09.pdf

Gesetzlich Versicherte sollten sich direkt mit dem Service ihrer Krankenkasse in Verbindung setzen. Der DJV bietet zusätzlich Hotlines zum gesetzlichen Krankengeld an. Vom 28. bis 30. September 2009 von 10 Uhr bis 16 Uhr:

DJV-V&S-Versicherungsservice Helge Kühl, Tel. 04346 / 296 02 00, außerdem eine Beratung per E-Mail: info@helgekuehl.de.

Außerdem am 28. und am 30. September 2009: DJV-Referat Freie Journalisten, Tel.: 0228 / 201 72 18. E-Mail-Beratung: hir@djv.de.

Redaktion: Michael Hirschler
(Tel. 0228 / 2 01 72 18, hir@djv.de)