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Caring for relatives - what now?

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Information and advice for caregiving relatives and those affected

The need for long-term care and illness can greatly change everyday life and planning for the future. Solutions often have to be found very quickly.

Dealing with the need for assistance and care is a major challenge, and we hope the following information serves as a useful guide.

1. How does the need for care arise?

It arises:

- frequently after a serious event like a heart attack, stroke or fall;
- often gradually, for example due to progressive dementia or other ailments;
- as a result of the ageing process, when bodily functions start to decline (e.g. mobility, eating and drinking, temporal and spatial awareness and orientation);
- in children and adolescents, for example after complications during childbirth, chronic illness, accident, etc.

Support in the home is often necessary before the need for care arises, (e.g. shopping, cooking, cleaning, washing clothes).

2. Clarify important aspects together

Important decisions should be discussed with all the persons involved. This enables all parties to ascertain the level of assistance an individual requires and to find the optimum solution. Most people want to stay in their own home even if they are in need of care and are cared for by relatives. However, it is important to consider if it is possible and sensible to share the provision of care. If the living environment is unsuitable for care at home or if the person is socially isolated, it may be prudent to explore a different type of care (e.g. an [inpatient care facility](#) or [an outpatient](#)

[assisted residential community](#)).

► Information from the Federal Ministry of Health for [caregiving relatives](#)

3. After discharge from hospital

In the hospital, it is important to discuss the case with the doctor, social services, the [care transition team](#) or the case manager. The aim of case management is, among others, to join up inpatient and outpatient treatments (e.g. the classification of the level of care, procurement of care aids, e.g. a wheelchair or therapeutic bed, application for a [stay in a rehabilitation centre](#), [follow-up treatment](#) or [short-term care](#)).

► Important information regarding [care after hospitalisation](#)

► Information from the Department of Health on the discharge from hospital

4. When is there a need for care with entitlement to benefits?

The degree of independence is decisive when assessing the [need for care](#). A range of factors are considered in this [assessment](#):

Mobility, communicating, perceiving and thinking, behaviour and psychological problems, self-care, coping with the demands following illness or medical treatment, the ability to structure everyday life and social contacts.

If the need for care is shorter than six months (e.g. after an operation), the user may be entitled to claim for [care at home](#).

5. What are the levels of care and the respective entitlements?

Important information on this is available in the [online guide](#) of the Federal Ministry of Health.

There are five [levels of care](#). A particular case is [care level 1](#). Here, the only entitlement is a monthly relief payment of up to 125 Euros.

This payment is designed to relieve the burden on caregiving relatives and should be used for the following, among others:

- Cost of day and night care, short-term care
- Support services for everyday life.

► More detailed information is available in the [social services guide](#) of the Bavarian State Ministry for Family, Labour and Social Affairs.

6. Who determines whether a need for care actually exists?

If the need for [long-term care](#) arises, the recipient must submit an application for long-term care benefits to the long-term care insurance fund which provides insurance to the recipient. This does not have to be in writing, but can also be discussed via telephone.

The long-term care insurance fund commissions an [expert assessment](#) to ascertain the level and duration of the need for long-term care. The [Health Insurance Medical Service \(MDK\)](#) or, in the case of privately insured persons, the company [MEDICPROOF](#) will then arrange an appointment to discuss the case with you.

It is useful for family members or caregivers to attend the assessment. A [care diary](#) is helpful here. You can use the diary to precisely document the care needs and thus help the assessor to appraise the case.

The assessor can also provide advice on suitable [care aids](#) and suggest potential [modifications in the home](#).

7. Assessment by the long-term care insurance fund

Once the case has been assessed, the long-term care insurance fund will make a decision regarding the outcome of the assessment. The fund must notify the recipient no later than five weeks after the application whether and at what care level the recipient has been classified.

► More about the [assessment deadlines in the long-term care insurance](#)

If you are not satisfied with the assessment, you can object in writing within four weeks of receiving the notification.

If you think that a specific care level is no longer sufficient, you should discuss this with your family doctor or the outpatient care service and apply for a higher level.

8. Dementia

Dementia is a disease that develops slowly. It is often not easy to distinguish between the first signs of "age-related memory loss" and depression. The symptoms of dementia depend on the type of disease. Only a visit to the doctor can ascertain evidence of dementia and, if so, the type of dementia.

► More about [dementia](#)

9. Advice and support for relatives

Firstly, you should contact the respective long-term care insurance fund. Each long-term care insurance fund has a statutory [advisory mandate](#), but there is also a network of agencies and organisations that provide assistance and advice to relatives of persons in need of care.

► For more information, see [advice and support for relatives](#).

10. Forms of care

Persons in need of care can now receive care in various forms. A range of options are available depending on the wishes and needs of the recipient and also on the level of care required.

► More about the [forms of care](#)

11. Responsibility, advice and funding in the context of social assistance

Payments from the long-term care insurance fund and the person's own resources (e.g. pension, salary, assets, etc.) are often insufficient to ensure the necessary care. Within the framework of social assistance, residual costs that are not covered (e.g. if the cost of the outpatient care service exceeds the payments from the long-term care insurance fund) can be applied for from the respective social assistance agency.

The [district of Upper Bavaria](#) is responsible for all persons in need of care (or integration assistance with persons with disabilities) and who are unable to fund the care themselves. This applies to care in the home ([outpatient](#)) and also to [inpatient facilities](#) (care home, day care, etc.).

More information is available from the [service point of the district of Upper Bavaria](#) or from various [information centres](#).

Persons who do not reside in Bavaria should contact their responsible district social administration.

12. Help in the home

Persons who are struggling to manage their own household and/or require a lower level of assistance (e.g. shopping, cooking, hair-washing), can apply for [help in the home](#) from the [local authorities](#) in the state capital, Munich.

Support is available for persons who are not at care level 2 or above.

13. Assistance and care aids

Where necessary, your family doctor can order a range of care aids (e.g. wheelchair, therapeutic bed, raising of the toilet seat). Information on the provision of assistance and care aids is available at [Rehadat \(assistive products\)](#) and from the [Central Association of Statutory Health Insurance \(GKV\)](#).

► More about assistance and care aids

14. What happens in the event of an accident involving caregiving relatives?

If caregivers are involved in an accident and have to go to hospital, their relatives could be left with no care at home. An [emergency card](#) has been implemented to cope with these situations. Enter the name of the person in need of care, and where in the home an [emergency checklist](#) is kept. Information on the card may also include illness, general practitioner, etc.

This information and additional comments on health protection for caregiving relatives is available on the website www.beim-pflegen-gesund-bleiben.de.

15. Patient decree, legal advice

A person in need of care may not be, or no longer be, able to manage their affairs to a greater or lesser extent. Arrangements can be made in advance to make it easier for relatives and caregivers to make decisions in the best interests of the person concerned.

► Information on [health care proxies](#), [advance directives](#) and [patient decrees](#)

16. What if I am not satisfied with the care provision I am receiving?

Questions regarding the provision of care and dissatisfaction exist in all forms of care, and it is important to raise issues with all the parties concerned at an early stage. If the problems cannot be solved or there is no improvement, you can contact the relevant long-term care insurance fund.

The [municipal complaints office for issues regarding care for the elderly](#) can assist you in the event of issues regarding the outpatient care service, day or night care facilities or inpatient care facilities.

You can also contact the [patient and care manager](#) of the Bavarian State Government who can advise you where to seek help with caregiving issues.

17. Balance of work and family caregiving obligations

Many companies and organisations help their employees to reconcile work and caregiving obligations. Discuss the available options with your employer. You can also consult the collective agreement that applies to you. Here, benefits may be available that help you reconcile work and family life which are in addition to the statutory regulations.

Information on the following entitlements is available from the Federal Ministry of Health:

- [Caregiver leave](#)
- [Family caregiver leave](#)
- [Caregiver support allowance](#)

18. Dying and death

It is inevitable that, sooner or later, you will have to deal with the topics of dying and death, particularly in situations where care is required. There are many institutions and facilities in Munich that can assist those affected and their relatives, caregivers or friends. These include, for example, hospice and palliative care facilities or caregiver associations.

The Health Department has provided some relevant [information](#) here.

More information

- [Care assistants from the Federal Ministry of Health](#)
- [Live safely! Caregiving relatives](#)
- [Care at home \(Federal Accident Insurance Fund, North Rhine-Westphalia\)](#)
- [A summary of social security \(brochure\)](#)
- [Support and care \(brochure\)](#)
- [The care guide \(brochure of the Federal Ministry of Health\)](#)
- [Guide to eating and drinking - practical tips for everyday care](#)
- [Home visits by the dentist](#)