



Selected Facts and Figures about Long-Term Care Insurance

I. Number of insured persons

Social Long-Term Care Insurance	about 69,81 m ¹
Private Long-Term Care Insurance	about 9,53 m ²

¹ (as of 31.12.2013) ² (as of 31.12.2012)

II. Total number of beneficiaries

	Social LTC Insurance	Private LTC Insurance
Home care	1.739.337	105.758
Institutional care	740.253	45.383
A total	2.479.590	151.141
Total	2.630.731	

III. Number of beneficiaries of Social LTC Insurance - broken down by care levels

Home care	31.12.2012		31.12.2013	
	absolute	in %	absolute	in %
Care level I	1.043.065	62,6	1.094.521	63,0
Care level II	483.159	29,0	501.609	28,8
Care level III	140.884	8,5	143.207	8,2
Severe case ²	2.251	1,6	2.481	1,7
Total	1.667.108	100	1.739.337	100

² severe case (Share of people in need of care per level III - max. 3 %)

Institutional care	31.12.2012		31.12.2013	
	absolute	in %	absolute	in %
Care level I	313.280	43,0	316.125	42,7
Care level II	273.733	37,5	278.294	37,6
Care level III	142.533	19,5	145.843	19,7
Severe care ²	6.096	4,3	6.463	4,4
Total	729.546	100	740.253	100

² severe care (Share of people in need of care per level III - max. 5 %)

Source: business statistics of the LTCI funds

IV. Number of beneficiaries of Private LTC Insurance - broken down by care levels

Home care	31.12.2011		31.12.2012	
	absolute	in %	absolute	in %
Care level I	53.872	49.9	56.800	53.7
Care level II	33.433	31.5	34.693	32.8
Care level III	10.795	10.6	11.139	10.5
NN	3.137	8.0	3.1267	3.0
Total	101.237	100	105.758	100

Institutional care	31.12.2011		31.12.2012	
	absolute	in %	absolute	in %
Care level I	14.707	31.8	15.761	34.6
Care level II	18.662	41.8	19.104	42.1
Care level III	10.317	23.2	10.407	22.9
NN	176	3.3	156	0.3
Total	43.862	100	45.383	100

Source: business statistics of the private LTC Insurers

V. Number of beneficiaries of the Social LTC Insurance

	Home care	Institutional care	Total
2002	1.289.152	599.817	1.888.969
2003	1.281.398	614.019	1.895.417
2004	1.296.811	628.892	1.925.703
2005	1.309.506	642.447	1.951.953
2006	1.310.473	658.919	1.969.392
2007	1.358.201	671.084	2.029.285
2008	1.432.534	680.951	2.113.485
2009	1.537.574	697.647	2.235.221
2010	1.577.844	709.955	2.287.799
2011	1.600.554	714.882	2.315.436
2012	1.667.108	729.546	2.396.654
2013	1.739.337	740.253	2.479.590

Source: business statistics of the LTCI funds

VI. Annual result¹ of the Social LTCI in billion Euro - Financial trend -

	Total income	Total expenditure	Net lending	Liquid funds at the end of the year	Nominal capital equipment and reserves
2002	16,98	17,36	-0,38	4,8	2,2
2003	16,86	17,56	-0,69	4,9	2,2
2004	16,87	17,70	-0,82	4,2	2,3
2005	17,49	17,88	-0,36	3,4	2,3
2006	18,49	18,03	0,45	3,5	2,3
2007	18,02	18,34	-0,32	3,2	2,3
2008	19,78	19,14	0,62	3,8	2,5
2009	21,31	20,33	0,99	4,8	2,6
2010	21,78	21,45	0,34	5,1	2,7
2011	22,24	21,93	0,31	5,4	2,8
2012	23,04	22,94	0,10	5,5	2,9
2013	24,96	24,33	0,63	6,2	3,1

¹ without accruals and deferrals

² including administrative costs

Source: business statistics of the LTCI funds

VII. Expenditure on benefits of the Social LTCI in billion Euro

	Home care	Institutional care	Total
2002	8,3	8,2	16,5
2003	8,2	8,4	16,6
2004	8,2	8,6	16,8
2005	8,2	8,7	16,9
2006	8,2	8,9	17,1
2007	8,4	9,1	17,4
2008	8,9	9,3	18,2
2009	9,6	9,8	19,3
2010	10,2	10,3	20,4
2011	10,4	10,5	20,9
2012	11,1	10,8	21,9
2013	12,3	10,9	23,2

Source: business statistics of the LTCI funds

**VIII. Expenditure and beneficiaries: cash allowance /outpatient benefits-in-kind ratio
- annual average -**

Annual average	Expenditure	Recipients
1995	82 : 18	88 : 12
1996	74 : 26	85 : 15
2000	65 : 35	80 : 20
2005	63 : 37	80 : 20
2006	62 : 38	79 : 21
2007	62 : 38	79 : 21
2008	62 : 38	79 : 21
2009	62 : 38	79 : 21
2010	62 : 38	78 : 22
2011	61 : 39	79 : 21
2012	62 : 38	80 : 20
2013	63 : 37	80 : 20

Source: business statistics of the LTCl funds

IX. The benefits of long-term care insurance

Entitlement to benefits in the year 2014

	People <u>without</u> significant disabilities	People <u>with</u> significant disabilities		
Home care				
Cash benefits € monthly				
No care level	-	120		
Care level I	235	305		
Care level II	440	525		
Care level III	700	700		
Hardship case	-	-		
In kind benefits up to € monthly				
No care level	-	225		
Care level I	450	665		
Care level II	1.100	1.250		
Care level III	1.550	1.550		
Hardship case	1.918	1.918		
Stand-in (respite) care² up to 4 weeks per year up to €				
by near relatives				
No care level	-	120		
Care level I	235	305		
Care level II	440	525		
Care level III	700	700		
by other persons				
Care level 0 -III	1.550			
Short-time care up to 4 weeks per calendar year up to €				
Care level I-III	1.550			
Part-time institutional care³ (day and night) up to € monthly				
No care level	-			
Care level I	450			
Care level II	1.100			
Care level III	1.550			
Supplementary benefits provided for long-term care patients with a considerable general need for care⁴ up to € monthly				
		basic amount	increased amount	
Care level 0	-	100	200	
Care level I	-	100	200	
Care level II	-	100	200	

Care level III	-	100	200
Additional services for patients in outpatient assisted living groups			
€ monthly			
No care level	-		
Care level I - III		200	
Full-time care lump sum € monthly			
No care level	-		
Care level I		1.023	
Care level II		1.279	
Care level III		1.550	
Hardship case		1.918	
Care provided in full-time special support institutions for persons with disabilities			
€ monthly			
Care level I - III		10 % of the fee for the institutional care, but not more than 256	
Nursing Aids intended for consumption up to € monthly			
Care level I - III		31	
Technical nursing aids and other nursing aids			
Care level I - III		100 % of the costs	
Measures to improve the person's living environment up to € per measure			
Care level 0 - III		2.557 (max. 10.228 per living group)	
Payment of pension insurance contributions for informal carers (see tabular X) ⁶			
Payment/grants of contributions for caregivers at nursing time			
Payment of unemployment insurance contributions for carers € monthly			
Care level I - III		8,09	
(New Federal Laender)			
Care level I - III		6,83	
Subsidies for health insurance up to € monthly			
Care level I - III		139,24	
Subsidies for long term care insurance up to € monthly			
Care level I - III		18,42	

¹On the base of evidence furnished, the necessary (loss of earning, travelling expenses etc.) of near relatives providing care shall be reimbursed up to 1.550 Euro.

²During the prevention care, as well as the short term care, half of the previously related (pro rata) maintenance allowance will continue to be granted for up to 4 weeks per calendar year.

³ In addition to the right to claim institutional day care, a right to claim either half of the benefit in kind granted for outpatient care or half of the benefit in cash shall remain

⁴Depending on the personal long-term care situation on the basis of permanent and regular impairments or disabilities pursuant to Section 45a para 2 sentence 1 nos. 1 to 13 of Social Code Book XI, benefits up to an amount of 1,200 € (basis allowance) and/or up to an amount of 2,400 € (increased allowance) shall be granted.

⁵There is an additional payment of 10 % under certain conditions, at most 25 euro per nursing aid.

⁶At least 14 hours per week caring if the caregiver is not employed more than 30 hours and receives a full old-age pension.

Additional long-term care insurance measures for insured persons

	To improve the conditions in care in:	
	Home care	Institutional care
Assistance through community-based long-term care support bases	X	X
Individual care counselling (Case Management)	X	X
Early (within two weeks after the initial receipt of the application) and individual care consultation (case management) through consultant by the care funds - if this is not possible - with advice voucher by independent and impartial counseling , on request also in their own family life	X	X
Transmission of...		
Comparative lists of services and prices in approved long-term facilities	X	X
Information on so called low-threshold support offers	X	
Information on self-help contact points and self-help groups	X	X
Information on integrated health care contracts/participation in integrated health care in the applicant's immediate environment	X	X
Long-term care courses for relatives and voluntary care-givers	X	

X. Social Security for Care-Givers

	Compulsorily insured care-givers under the statutory pension insurance scheme (rounded)	Contributions paid by the LTCI funds to the statutory pension insurance towards the care-givers' old age pension (rounded, in million Euro)
2002	511.000	1,0
2003	492.000	0,9
2004	470.000	0,9
2005	454.000	0,9
2006	440.000	0,9
2007	430.000	0,9
2008	427.000	0,9
2009	421.000	0,9
2010	414.000	0,9
2011	407.000	0,9
2012	*)	0,9
2013	*)	0,9

*) The figures are not available yet

Source: Deutsche Rentenversicherung Bund (Federation of German Pension Insurance Institutions)

Contributions paid by the LTCI funds to the statutory pension insurance system towards caregivers' old-age provision in 2014

(provided that the caregivers are regularly not gainfully employed alongside caregiving for more than 30 hours a week)

Care level of the person cared for	Care required per week amounts to not less than ... hours	Contribution payment based on ...% of the reference amount in pension insurance	Monthly contribution amount in ¹⁾		Caregiving for one year translates to a monthly pension of €... ²⁾			
			West	East	West	East		
III	28	80	2.212,00	1.876,00	418,07	354,56	21,79	20,24
	21	60	1.659,00	1.407,00	313,55	265,92	16,34	15,18
	14	40	1.106,00	938,00	209,03	177,28	10,89	10,12
II	21	53,3333	1.474,67	1.250,67	278,71	236,38	14,53	13,49
	14	35,5555	983,11	833,78	185,81	157,58	9,68	8,99
I	14	26,6667	737,33	625,33	139,36	118,19	7,26	6,75

¹⁾ The contribution rate to the statutory pensions insurance is 18.9% in 2014. The monthly reference amount in the statutory pensions insurance is €2,765 (West) and €2,345 (East)

²⁾ as of: July 2014 current pensions value: €28,61 (West) and €26,39 (East).

XI. Survey of the licensed long-term care facilities according to § 109 SGB XI

Care facilities according of number and type of benefits

	Out-patient care facilities	inpatient care facilities	broken down into types of care ¹		
			Full-time institutional care	Short-time institutional care	Part-time institutional care
1999	10.820	8.859	8.073	1.621	1.487
2001	10.594	9.165	8.331	1.436	1.570
2003	10.619	9.743	8.775	1.603	1.720
2005	10.977	10.424	9.414	1.529	1.779
2007	11.529	11.029	9.919	1.557	1.984
2009	12.026	11.634	10.384	1.588	2.277
2011	12.349	12.354	10.706	1.673	2.767

¹ Long-term care in-patient institutions offering different types of care were counted several times in this context

Source: Statistisches Bundesamt (German Federal Statistical Office)

Survey of the licenced long-term care facilities by Federal Land 2011

Federal Land	Out-patient care facilities	Inpatient care facilities	broken down into types of care ¹		
			Full-time institutional care	Short-time institutional care	Part-time institutional care
Baden-Württemberg	1.110	1.543	1.436	307	510
Bayern	1.829	1.704	1.509	94	349
Berlin	524	376	295	30	78
Brandenburg	598	400	310	133	148
Bremen	109	99	88	23	27
Hamburg	343	188	163	31	27
Hessen	1.002	783	706	156	187
Mecklenburg-Vorp.	438	332	236	17	98
Niedersachsen	1.189	1.667	1.392	69	277
Nordrhein Westfalen	2.309	2.325	2.052	175	402
Rheinland-Pfalz	446	472	434	185	216
Saarland	116	147	136	56	50
Sachsen	1.005	804	608	107	176
Sachsen-Anhalt	521	471	415	29	68
Schleswig-Holstein	399	664	620	241	61
Thüringen	411	379	306	20	93
Total	12.349	12.354	10.706	1.673	2.767

¹ Long-term care in-patient institutions offering different types of care were counted several times in this context

Source: Statistisches Bundesamt (German Federal Statistical Office)

XII. Survey of working staff numbers in licensed long-term care institutions

	Home care	Institutional care	Overall	Changes against the previous period	
				absolut	in %
1999	183.782	440.940	624.722	-----	-----
2001	189.587	475.368	664.935	40.213	6,4
2003	200.897	510.857	711.754	46.819	7,0
2005	214.307	546.397	760.704	48.950	6,9
2007	236.162	573.545	809.707	49.003	6,4
2009	268.891	621.392	890.283	80.576	10,0
2011	290.714	661.179	951.893	61.610	7,0

Source: Statistisches Bundesamt (German Federal Statistical Office)

XIII. Distribution of federal funding of start-up financing East (Article 52 PflegeVG)

Federal Land	Total in million €
Berlin	268,8
Brandenburg	497,8
Mecklenburg- Vorpommern	385,4
Sachsen	966,3
Sachsen-Anhalt	583,7
Thüringen	530,8
Total	3.232,8

Source: Federal Ministry of Health

XIV. Contribution assessment ceilings in the social insurance system and contributions to long-term care insurance

	Jahr	Monat
Contribution assesment ceilings		
Pension and unemployment insurance – West	71.400,00	5.950,00
Pension and unemployment insurance – East	60.000,00	5.000,00
Health and long-term care insurance	48.600,00	4.050,00
Reference figure in pension insurance – West	33.180,00	2.765,00
Reference figure in pension insurance – East	28.140,00	2.345,00
Reference figure in health and long-term care insurance	33.180,00	2.765,00
Insignificant and low income ceiling ¹⁾		450,00
Ceiling for family insurance <u>without</u> insignificant employment		395,00
Ceiling for family insurance <u>with</u> insignificant employment		450,00
LTC minimum insurance contribution for voluntarily members ²⁾		
<u>without</u> Childless surcharge		18,89
<u>with</u> Childless surcharge		21,19
LTC minimum insurance contribution for voluntarily insured self-employed members ³⁾		
<u>without</u> Childless surcharge		42,51
<u>with</u> Childless surcharge		46,49
LTC maximum contribution of nursing care <u>without</u> Childless surcharge		83,02
LTC maximum contribution <u>with</u> care Childless surcharge		93,14
LTC contribution if insurance continues abroad ⁴⁾		
<u>without</u> Childless surcharge		9,45
<u>with</u> Childless surcharge		10,60
LTC contribution for students WS 2013/2014 bis SS 2014		
<u>without</u> Childless surcharge		12,24
<u>with</u> Childless surcharge		13,73
Contribution for students to private LTC insurance (up to age 34)		8,37
Civil servants' maximum contribution to private LTC insurance		33,21
Private LTC insurance for spouses		124,53

¹⁾ up to this level the employer pays the contributions to the social security alone, with exception of the pension contributions of 3,9 %. Marginally employed can be exempted from compulsory insurance.

²⁾ assessment basis: 90. Part of the monthly reference

³⁾ assessment basis: 40. Part of the monthly reference

⁴⁾ assessment basis: 180. Part of the monthly reference

Contribution rates in %

Pension insurance	18,90
Health insurance	15,50
Unemployment insurance	3,00
Long-term care insurance	2,05
Childless surcharge from 23 years	+ 0,25

XV. Demographic trends in the Federal Republic of Germany

Number of elderly people over 80 years in absolute and percentage

	Total population in millions	Persons over 80 years in millions.	Proportion of the total population in%
2008	82.0	4.0	4.9
2020	79.9	6.0	7.5
2030	77.4	6.4	8.3
2040	73.8	8.1	11.0
2050	69.4	10.3	14.8
2060	64.7	9.2	14.2

Source: Own calculation based on the 12 coordinated population forecast (medium variant , net migration 200.000)

Average life expectancy in Germany

	Male	Female
childbirth	77.7	82.7
at 65 years	17.5	20.7

Source: Statistisches Bundesamt (German Federal Statistical Office), mortality table 2009/2011

Risk of requiring long-term-care

At the Age	Need of care in %
under 60 years	0.7
between 60 and 80 years	4.2
over 80 years	28.8

Source: Own calculations based on the business statistics of the care funds

Trends in the number of persons requiring long-term care

	Numbers in mio. ¹
2013	2.48
2020	2.85
2030	3.31
2040	3.64
2050	4.36

¹ Assumption of a constant durable long term care probability

Source: Own calculations based on the business statistics of the care funds

XVI. Rules of Thumb

Long-term care insurance in 2014

	in billion Euro
0.1 of contribution rate point	12.1
1 % wage increase	0.13
100.000 Contributors	0.05
Expenditures per 10.000 benefit recipients	in million Euro
- out-patient	70.7
- institutional sector (excl. the disabled)	167.0
- in facilities for disabled	31.0

Source: Own calculations based on the business statistics of the care funds