

Register for social insurance for self-employed artists or journalists

As a self-employed artist or journalist, you can be compulsorily insured under certain conditions.

Competent Department

- [Künstlersozialkasse \(KSK\)](#)

Basic information

Before the Künstlersozialkasse (KSK) can determine whether you are subject to compulsory insurance, it checks whether you meet the requirements for this.

According to the Artists' Social Insurance Act (KSVG), you are an artist if you

- music,
- performing arts or
- visual arts or teach them.

You are considered a publicist if you

- as a writer,
- a journalist or
- are active as a journalist in a similar capacity or
- teach journalism.

If you belong to one of these groups and meet all other requirements, your compulsory insurance includes general pension and statutory health insurance as well as social long-term care insurance. You must pay monthly contributions to the Künstlersozialkasse.

The contributions are calculated on the basis of

- the anticipated and pre-estimated income from self-employed artistic or journalistic work and
- the contribution rates for the individual branches of insurance.

As a self-employed artist or journalist who is compulsorily insured by law, you pay approximately half of the total contribution to the Künstlersozialkasse.

The other half of the contribution is paid by the Künstlersozialkasse on your behalf.

You are entitled to the same statutory health insurance benefits as employees. This also includes an entitlement to sick pay in the event of incapacity to work.

The Artists' Social Insurance Act provides for various exemptions from compulsory insurance. In addition, there are also options for exemption from the statutory health insurance obligation under certain conditions. You can obtain further information on this from the Artists' Social Insurance Fund.

Requirements

As a self-employed artist or publicist, you are generally insured if you

- carry out the artistic or journalistic activity on a commercial and not merely temporary basis and
- do not employ more than one employee in connection with the artistic or publishing activity. Exception: The employment is for vocational training or is marginal.

What documents do I need?

- Completed online application or completed PDF form
- Questionnaire for checking the insurance obligation for artists and publicists
- Proof of activity: current contracts with clients or statements of account, invoices and bank documents.
- Other supporting documents: advertising material, proof of artistic or journalistic training, certificate of membership in professional interest groups, photocopy of your identity card/passport with current registration confirmation
- If you are already a member of a statutory health insurance fund: Membership certificate from the health insurance company. Otherwise, a provisional certificate from the chosen health insurance fund
- In addition, a copy of your residence permit if you do not have German citizenship or citizenship of another European Union country
- Proof of parental status
 - Copy of your child's birth certificate
 - Proof of parental status

The following applies: If you only have one or no children under the age of 25, the Künstlersozialkasse only requires proof of one child, otherwise the Künstlersozialkasse requires the birth certificates of all children.

- Which additional documents you need to submit depends on your individual situation. Please note the relevant information in the online application or in the PDF form.

Procedure

You must register with the Künstlersozialkasse in writing or verbally:

- You can download the questionnaire for checking the insurance obligation for artists and publicists, completion instructions and information leaflets from the KSK website. Please fill it in and send it to the KSK.

- You will receive an unsolicited confirmation from the KSK that your documents have been received.
- If all insurance requirements are met, the KSK will issue a notice of assessment. The KSK will register you with the statutory health or long-term care insurance fund of your choice and with the data office of the pension insurance provider.
- Compulsory insurance under the Artists' Social Insurance Act begins on the day on which the application is received by the KSK. If you are incapacitated for work at the time you register with the KSK, compulsory insurance only begins when you are able to work again.
- The insurance obligation ends on the day on which you give up your self-employed artistic or journalistic activity. You are therefore obliged to inform the KSK immediately of any change in your activities.

Legal bases

- [§§ 1 bis 9 Künstlersozialversicherungsgesetz \(KSVG\)](#)
- [§ 10a Künstlersozialversicherungsgesetz \(KSVG\)](#)
- [§ 11 Künstlersozialversicherungsgesetz \(KSVG\)](#)
- [§ 12 Künstlersozialversicherungsgesetz \(KSVG\)](#)

More information

- You can insure an earlier entitlement to sickness benefit with your health insurance fund via an optional tariff. For further information, please contact your health insurance fund directly.
- If you regularly commission other self-employed artists and publicists, you may also be obliged to pay social security contributions for artists under certain conditions.
- You are self-employed as an artist or publicist on a commercial basis and not just temporarily. You may not employ more than one person in connection with your artistic or journalistic activities. Exception: trainees and marginally employed persons
- The income from your self-employed artistic or journalistic activity must be higher than EUR 3,900 per year, with exceptions for young professionals.

What deadlines must be paid attention to?

As soon as you meet the requirements for admission to the KSK as a self-employed artist or publicist, you must submit the application.

How long does it take to process

Depending on the investigation effort: 3 to 6 months

What are the costs?

Registration: none

Monthly contribution: 50 percent share of statutory pension, health and long-term care insurance