German Social Security Insurance for Artists and Writers: Künstlersozialversicherung

- Freelance visual artists
 - performing artists
 - musicians
 - writers and journalists
 - educators (visual and performing arts, music, writing and journalism)

are included in the national system of

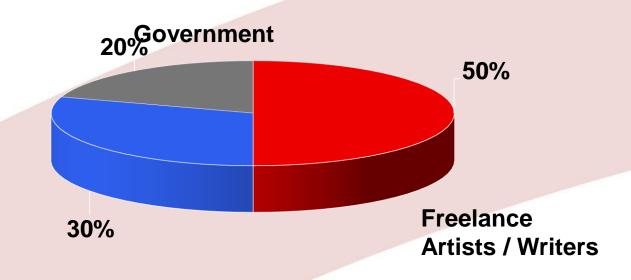
- Pension fund
- Health insurance
- Nursing insurance



Special financing model

Insured Artists /Writers / Journalists only need to pay about 50 % of the contributions (similar to ordinary employees). The other half of the contribution is financed by a duty from professional users (30 %) and by the government (20 %).

Professional users of artistic / journalistic work and services (e.g. galleries, theatres, radio and tv stations, music schools, publishers)



Administration costs are payed by the Government.



Easy to handle for members

Until 1st December of every year: Member have to estimate their expected income of the following year.

Künstlersozialkasse calculates the contributions (approx. 19 % of the expected income).

Members pay contributions to the Künstlersozialkasse only.

Competent authority for the insurance benefits:

Health and Nursing insurance; German Pension Fund (DRV)



How to become a member?

Künstlersozialkasse investigates via a detailed application form.

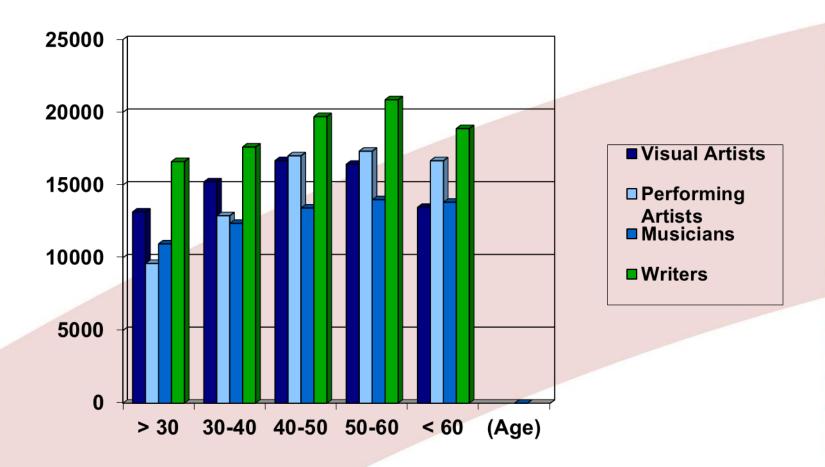
Candidates have to prove that they work as artists / writers and earn money with artistic / journalistic activities (> 3.900 EUR / jear).

They are asked to submit contracts and other documents. Additionally investigation via Internet research.

Legal practice of the german Federal Social court: e.g. craftspeople, tattooers



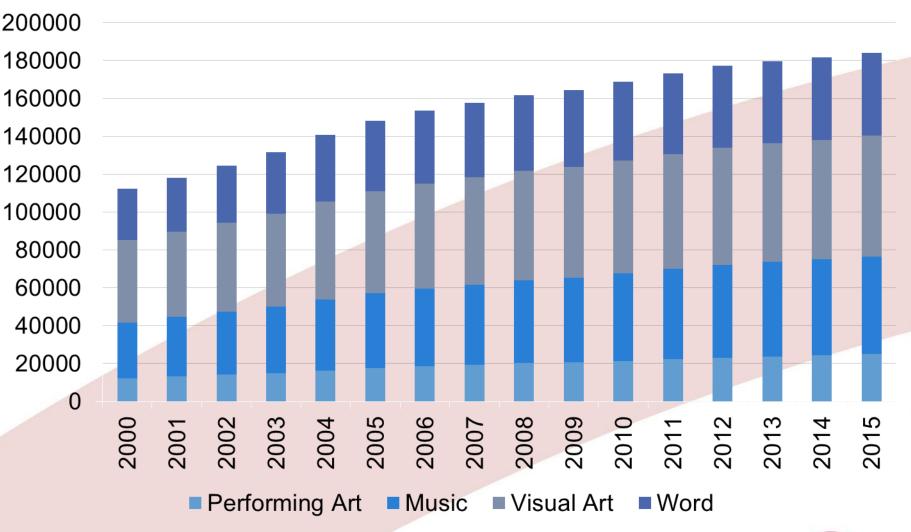
Expected annual income of the insured artists / writers for the year 2016 = 15.945 € (Average)





Stand: 01/2016

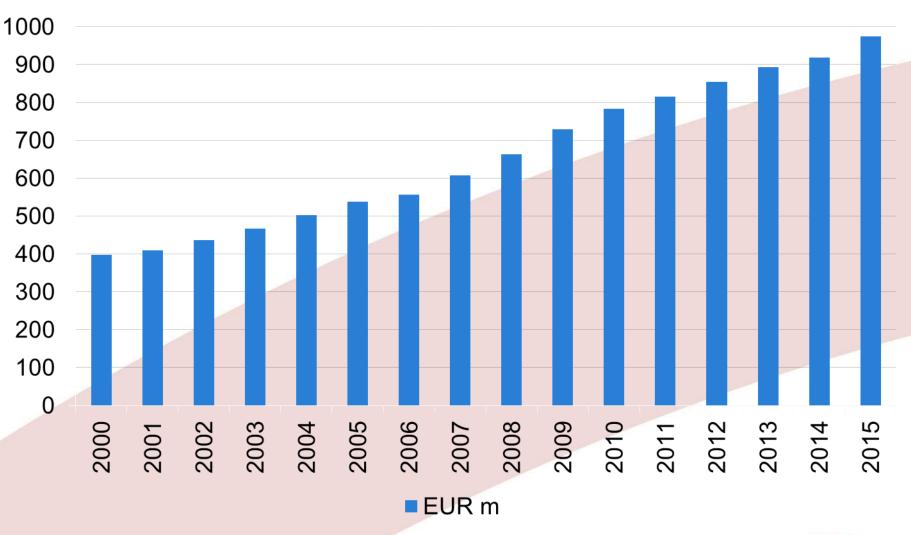
Total number of members





Stand: 01/2016

Development of the Budget





Stand: 01/2016