



FLEXXI

GUIDE

BECOME A SELF-EMPLOYED CAREGIVER IN 7 EASY STEPS

SUCCESSFULLY SELF-EMPLOYED IN CARE

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How to become self-employed in care with FLEXXI

This guide is for everyone who loves the nursing profession

The care situation in Germany is becoming increasingly difficult and especially the pressure caused by the shortage of nursing staff is causing significant problems in the healthcare system.

But there is hope: half of the nurses that left the profession would come back if working conditions improved.

For those who would like to return there is a third option: self-employment. We created this guide for you so that you can return to your passion for nursing.

We will guide you through seven simple steps and go into detail about the required documents, the time needed and the associated costs. After following those steps you can work independently in care.



>50%

of nurses and caregivers that left the profession would return if working conditions improved

Please do us a small favor and share this guide on Social Media. 😊



About FLEXXI Care

FLEXXI Care is a young and innovative company, that was founded in Munich in 2020.

Our mission is to find new approaches to caregiving services and lead patients into the future of care. We enable family members to find short-term care for their loved ones, completely flexible and via app.

Our goal is to enable caregivers and nurses to return to their calling and provide care opportunities at the touch of a button.

At the same time, we enable caregivers to become independent by providing a professional marketplace for their care services.

To find out more about FLEXXI Care, visit us on our [website](#).



WHAT TO EXPECT IN THIS GUIDE

- How to become self-employed as a caregiver
- What you should know about health-, pension-, and care-insurance
- What you should know about taxes



METHOD



All data in this guide was compiled by the founder of FLEXXI Care and former lawyer, Dr. Rudolf King, through personal research and close exchange with the German health authorities.

Note: This guide is primarily intended for nurses working in Munich and the surrounding area.

The steps may differ in other regions, so you should consult your local authorities.

We intend to expand this guide to other regions soon.

We hope you enjoy reading it and would be happy if you share this guide with your friends and colleagues.

**“THE LEAP INTO
SELF-EMPLOYMENT IS A
BIG STEP, BUT YOU
ARE NOT ALONE:
YOU HAVE US.**

**TOGETHER WE CAN
SHAPE THE WORLD OF
CARE FOR THE BETTER.”**



DR RUDOLF KING
FLEXXI CEO & FOUNDER

My Story

My Dad died of bile duct cancer on Saturday, April 9th, 2011 at around 10:07 a.m. at the Hospital Rechts der Isar in Munich.

It would be, and will always remain, the darkest day of my life. My father always said that the darkest hours show the worst, and afterward show everything that is right and important in our world in a shining light.

In my case, it was seeing the dedication with which the doctors, nurses and caregivers at the hospital helped to preserve his dignity in his final hours and days. A year later, I decided to make this highly skilled care available to more elderly and sick people at home, in retirement as well as in nursing homes. However, I soon realized that medicine and nursing are very far apart.

To this day, I cannot understand why it is made so difficult for people who want nothing more than to help old and sick people, how they are permanently denied recognition for this financially and verbally.

When I ran a care company, I could see how the work base was eroded more and more because the entry barriers to the industry became increasingly difficult, the promised payments by the state were cut back, and the government did not value the families, nor the people who wanted to be there for the sick and old in their last months and days.

At the same time, we saw that more and more people were turning their backs on the nursing profession as overtime, poor pay, and family hostile work schedules became increasingly unbearable.

This is how the idea for FLEXXI originated

Becoming self-employed as a nurse should not be more complicated than in any other profession. That is my personal opinion. When we started to set up this guide for you, very quickly it became evident: Even I, as a former lawyer, find it difficult to see through the confusion of German regulations in care and nursing, often contradicting individual agencies, health authorities, nursing care managers in politics and

social associations.

It took us over five months to reliably say how to become self-employed as a care or nursing professional. The situation is constantly changing, so we will continue to update this guide and keep you informed of any changes.

I see it as my obligation to help as many people as possible make the leap to self-employment and no one should charge a penny for that. Therefore: use this e-guide, gift it to someone, feel free to pass it on, and tell people about it. We will never charge you anything for it.

Of course, we would be very thrilled if you later decide to find your customers through our app, but even if you plan to never use our app, that is fine by me.

A question we get pretty often is: why should I become self-employed?

Becoming self-employed is a big decision. Perhaps next to getting married and deciding to have children, one of the biggest you can make in life. But think about what awaits you behind the dark curtain of uncertainty: **Freedom.**

The freedom to choose where to work, who you work for, even when you want to work, and when you can be there for your family.

Thank you for taking the time to read my words here. Stay healthy, be happy, enjoy your life and your freedom, and know that you have my gratitude.

Yours sincerely

Dr. Rudolf King




THE 7 STEPS



1

ID or Passport

 TIME REQUIRED: 1 MINUTE

 COSTS: 0 EUR

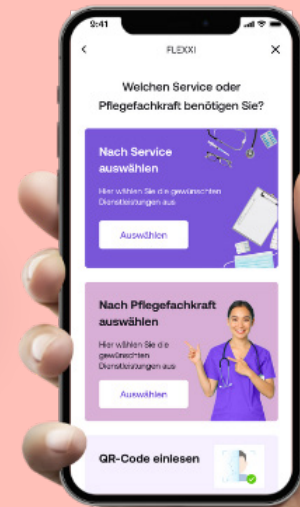
The first thing you need is a valid ID card or passport.
For the FLEXXI Team App, all you need to do is to upload a photo or copy of your ID document.
Just a few more steps and you will be self-employed in care.

Now you can accept orders via FLEXXI Team!

Congratulations! You are already eligible to accept orders as a **self-employed care helper or household helper** on the FLEXXI Team App.

In order to work as a self-employed nurse on the FLEXXI Team App, please upload your professional certificate (step 3).

Specify which services you would like to offer and you are ready to go!



3

Professional Certificate



TIME REQUIRED: 1 MINUTE



COSTS: 0 EUR

You will need your professional certificate that proves your status as a nurse, geriatric nurse, caregiver, or your training in a similar profession that allows you to perform nursing or care activities. You should have this document in original, and it is essential to be able to work as a self-employed nurse.

Particularities for people who do not have their professional certificate in German

If you did not receive your professional certificate in Germany, an additional accreditation, "Akkreditierung", is required. You can obtain this from the relevant government office.

If you received an EU degree after 2019, only certification by a notary is necessary, and only if the certificate is not in German. The same applies if you received your degree outside the EU, but it requires a different accreditation and takes longer.

If you are not an EU citizen, you also need proof that you are allowed to work as a self-employed person in Germany. You can find out whether this is possible and how this permission is granted from your local immigration authority, "Ausländerbehörde".

Special requirements for nursing assistants

If you are a nursing assistant, or have experience in nursing as an assistant and would like to work freelance, the path to self-employment is a little different for you. We have compiled an exclusive and free guide for you that describes exactly how you can become self-employed as a care assistant, which you can find on our website.

4

Professional Liability Insurance



TIME REQUIRED: 20 MINUTES



COSTS: ca. 80 EUR p.a.



Optional for PREMIUM-STATUS
We recommend to upload the document in the FLEXXI Team App to get "Premium"-Status

In case an accident occurs during your freelance work and something is damaged or, someone is injured, it is absolutely advisable to have professional liability insurance. If you work as a self-employed nurse or caregiver, you will save a lot of money in case of mishaps.

With our insurance partner ALLIANZ you can take out the right insurance for as little as 80 € per year.

If you would like to take advantage of our exclusive offer, simply contact us at info@flexxi.care so that we can get in touch with you. We are happy to support you, so that you can become self-employed in care.

5

Police Certificate



TIME REQUIRED: 30 MINUTES



COSTS: 13 EUR

We strongly recommend applying for a current criminal record that is not older than **6 months**. There is no obligation to apply for it in order to work as a freelance caregiver but it can create additional trust with your clients and help us at FLEXXI Care to guarantee that we only allow professional caregivers on our platform.

We recommend you to apply for an extended police certificate (erweitertes Führungszeugnis), as it allows you to work also with underage or mentally disabled patients.

You can apply for the police certificate [online](#) at the Federal Office of Justice (Bundesamt für Justiz) if you have a German ID card with the online ID function enabled.

You can also submit an application at the local municipal administration (lokale Gemeindeverwaltung), which in Munich would be the Bürgerbüro in Ruppertstraße, and is probably the easiest option. This requires an appointment, which you can request [online](#). You can also apply for the police certificate in person, and in some municipalities, that is the only option. A written application is also possible and must include the following:

- Surname and first name
- Date of birth
- Place
- Nationality
- Your address where you are registered in the municipality
- The exact purpose of the police certificate
- Your handwritten signature on the application
- A copy of a signed identification document

Note: We do **not** recommend that you submit a notarized application, as this involves higher costs (approx. 40€) and longer waiting times.

The police certificate costs **13 €**, and you should transfer this amount in advance if you request it with a written application. The proof of payment must then be sent together with the application. If you apply for the police certificate on-site, you can pay the 13 € by cash or EC card. Getting the police certificate brings you one step closer to working self-employed in care.



Optional for PREMIUM-STATUS

We recommend to upload the document in the FLEXXI Team App to get "Premium"-Status

40%

of caregivers in Germany consider leaving their jobs because of the worsening working conditions

6

Professional Association BGW and Public Health Department



TIME REQUIRED: 30 MINUTES



COSTS: ca. 240 – 270 EUR p.a.

As soon as you start looking for self-employed work, you will need to apply for membership with the professional association [BGW](#) (Berufsgenossenschaft für Gesundheitsdienst und Wohlfahrtspflege).

Membership is required by law and also makes a lot of sense for you as a freelance nurse because it provides you with additional insurance coverage. Professional liability insurance, such as provided by ALLIANZ, covers damage that can happen to other people as a result of your actions, whereas the BGW professional association protects you.

You can think of it like the difference between car liability insurance and comprehensive car insurance (Vollkaskoversicherung). With liability insurance, you protect other people in case you make a mistake, whereas with a full comprehensive insurance, you protect yourself in case something happens.

This makes everyday life easier once you start working independently in care.

Membership at BGW is not free, and the amount is calculated and communicated each April for the previous year. In April 2022, the cost of membership was 240 €. Although this cost seems high, this membership is required by law, and, as mentioned above, it is crucial to be insured in case of an accident.

Note: You may also start freelancing before receiving confirmation from BGW!

We have prepared a sample application for admission to the BGW for you, which we will gladly send to you. Just send us an e-mail at info@flexxi.care.

Send another copy of your professional liability insurance to the public health department. In Munich it is the Health Department **Gesundheitsreferat GSR-GS-HU-IHM, Bayerstrasse 28a, 80335 München**, with the following text:

“Ich teile hierdurch mit, dass ich ab jetzt als selbstständige Pflegefachkraft/Krankenschwester arbeiten werde.” (“I hereby give notice that I will be working as a self-employed nurse practitioner/nurse from now on.”)

Except for the postage, there is no cost associated with this and you do not have to spend 18 € for reconfirmation, like with the police certificate.



7

Business Declaration

 TIME REQUIRED: 5 MINUTES

 COSTS: 0 EUR

The last step to becoming self-employed is to register with the tax authorities (Finanzamt).

To do this, you simply need to inform your tax office that you will soon be a self-employed caregiver or nurse. This is done without a form. This means you can inform the tax authorities about your self-employed work by phone or e-mail. Feel free to contact us to receive a free template of what to write in the e-mail.

You will then be sent a form by the tax authorities during springtime, which you can use to inform the tax office of your income and expenses, which you can deduct.

 TOTAL TIME REQUIRED: 1.5 Hours

 TOTAL COSTS: ca. 340 EUR



Congratulations!

You are now officially a self-employed nurse or caregiver and are allowed to work freelance!



Optional for PREMIUM-STATUS

As a caregiver or nurse, we strongly recommend you to upload the documents from steps 4 and 5 in the app to get "Premium" status. This will show your potential clients that you have better training, are insured and trustworthy.

This significantly increases your chances of getting orders.

GOOD TO KNOW

Can I work self-employed, even if I have a permanent job?

Yes, generally, you can, but you need to make sure that your current employment contract allows you to do so. There are employers who do not allow their employees to work freelance on the side.

In fact, we recommend that you work self-employed on the side so that you can compare how much money you earn and how you like the different types of work.

How much can I earn?

As much as you want, only your work ability and ambition limits how much you can earn.

Is it necessary to register with the health department (Gesundheitsamt)?

Yes, as described in Step 6, you will need to send a letter with your professional liability insurance.

If you want to do any of the following highlighted activities

- Survey and determination of individual care needs and planning of care (§ 4 I a PfIBG, § 16 I GDG)
- Organization, design and control of the nursing process (§ 4 I b PfIBG, § 16 I GDG)
- Analysis, evaluation, assurance and development of the quality of care (§ 4 I d PfIBG, § 16 I GDG)

you also have to register and present with the **Gesundheitsamt** (Health Department).

This work is not offered on our **FLEXXI Team App**. However, you are welcome to submit in the app an already completed registration, as proof of your higher qualification, under "Other Documents".

Will my tax bracket change if I become self-employed?

No, your tax bracket will remain unchanged.



Health and Care Insurance

You are required by law to have health and care insurance.

If a company does not employ you and you only work self-employed, you have to take responsibility for this yourself.

For this we quote the Federal Ministry of Health (Bundesministerium für Gesundheit):

“Due to the general obligation to insure, a self-employed person must also have health and care insurance within the framework of a voluntary membership or take out insurance with a private insurance company. You should discuss the amount of the contributions with your responsible health insurance company. If you have any questions about health insurance, you can also contact the citizens’ hotline on statutory health insurance of the Federal Ministry of Health, with the telephone number 030 340 60 66 – 01. If you would like a private insurance company, you can ask a consumer advice center in advance about the benefits and premiums.”

Our Tip:

Before you talk to an insurance agent, take advantage of the free offers from health insurance companies and the federal ministry, and talk to TKK and the company health insurance funds. These often have better benefits than the statutory health insurance funds at moderately lower costs. It is worth investing a few hours into this to make the right decision. But don’t forget: Cancel a health insurance policy only after you have received written confirmation from the new insurance company.

Pension Insurance

If you do not want to receive a pension insurance from the federal government voluntarily, then send a form to the German Pension Insurance (Deutsche Rentenversicherung). You must indicate the primary or secondary self-employed activity you will carry out and explain why you do not want to get it.

If case you need help with the form, send us an e-mail at info@flexxi.care, and we will send you a pre-filled form where you only need to fill in your name and signature.

DO NOT WORRY



– about sales tax

In the first year of your self-employment, you do not have to pay sales tax, according to §4 Nr 16 I USDG. Later it depends on whether services have been remunerated by the social security funds in the previous year.

This is a question depending case by case and can be clarified very easily by your tax advisor or a tax assistance association (Steuerhilfeverein) for your exact case.

In principle, the VAT exemption always applies if at least 25% of the care cases were paid wholly or predominantly by the statutory social insurance or social welfare funds, which to our knowledge, is mostly the case.

– about business tax

A general business tax exemption applies within the scope of working in care.

– about income tax

At the end of the year, you must declare your income generated through your freelance services in your income tax statement, but you can deduct related costs.

To make it easy for you, we will send you a document summarizing all your income through the FLEXXI Team App, when it is time to do your taxes. We are happy to help you with any questions you may have; just write us at info@flexxi.care.

IN CONCLUSION

We hope you found this guide helpful and enjoyed it. For more tips and information about the nursing and care profession and its situation in Germany, follow us on our social media channels!

We think it is important to keep the healthcare system running and to support it – and we love helping you stay motivated and well-trained in this crucial industry – that is what we are here for.

If you know anyone else who finds this guide helpful, we would love for you to share it with your friends and colleagues! For **Nursing Assistants** who want to work freelance, we have another separate guide that will soon be available online on our website **for free**.

Not sure what to do next, or still have questions?

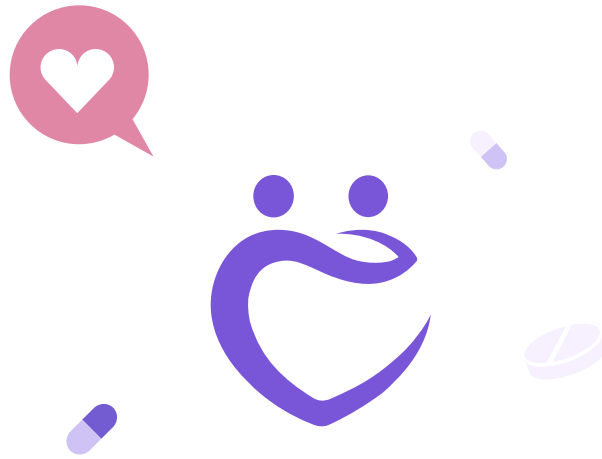
CONTACT US

You have not yet downloaded the FLEXXI Team App?

What are you waiting for?

Do it like hundreds of your colleagues and download the app!





THANK YOU!



DOWNLOAD APP

