AID IN CASE OF ILLNESS
SGKK'S SUPPORT FUND

HELP IN TIMES OF HARDSHIP

Salzburger Gebietskrankenkasse's (SGKK) Support Fund ("Unterstützungsfonds") provides aid in cases of high financial burdens associated with an illness or medical treatment.

This voluntary aid is available to anyone in "particularly precarious financial and social circumstances".
In other words, the money is there for all those who are experiencing (or would experience) financial difficulties owing to high costs connected with illnesses or treatments.

The prerequisite for receiving aid is that you are making (or have made) use of services of which the costs are not fully covered by SGKK.

Ideally, you should submit your application together with a cost estimate (offer, calculation) before making use of the service. Adhering to this procedure can save you a lot of trouble. As an SGKK-insured person, please don't hesitate to contact our staff: they will do their best to help you!

APPLY

If you would like to receive aid from the Support Fund, you need to submit an application.

The application form contains information regarding the documentation we need from you (such as pay slip, confirmation of pension, family and housing benefits, notice regarding means-tested minimum income including calculation sheet).

As an SGKK-insured person, you can submit an application for yourself or for your eligible dependents.
You can personally get an application form from SGKK or order one by phone. Alternatively, you can use the online form at www.sgkk.at (under the menu item "Leistungen" > "Unterstützungsfonds").

PREREQUISITES AND SIZE OF AID

Aid is generally only granted for SGKK services, i.e. services for which SGKK is responsible.

Applications are accepted up to three months after billing. Reasons must be given for delayed applications. The grants are determined by taking into account your financial and personal situation and are socially adjusted. The size of the aid is based on your net income including all bonuses and subsidies.

Special assets and the income of all persons living in the household are also taken into consideration. Should high-priced medical treatments be necessary, please get detailed information from our staff first. They will gladly tell you about the possible grants!

Please note: when determining the size of aid from the Support Fund, we base our decision on

> your (entire family's) income,
> the nature and total amount of your expenses,
> the relation of the two above points to each other, as well as
> our internal guidelines.

In other words: we assess each case/application individually. This could mean that "similar cases" are granted a different amount of aid. Your total expenses are therefore not the only decisive factor. Another reason is that prices can vary greatly.

SCOPE OF SERVICES

You can apply for aid for services such as:

> Braces
> Psychotherapy
> High travel expenses in connection with a treatment
> Hospital costs
> Services for which SGKK has no contractual partners (e.g. speech therapy)
> Dentures (crowns, bridgework, prosthesis; implants only with approval from a chief physician)
> Medical and therapeutic devices (e.g. orthopaedic arch support, contact lenses and glasses from 6 dpt)
> Oral hygiene for children (up to 18 years)

REASONS FOR A DENIAL

We cannot grant aid if …

> for no good reason, you do not obtain treatment at contractual partner institutions of SGKK: for instance, if you seek treatment from a non-SGKK accredited practitioner (doctor, therapist, private hospital) for no peremptory medical reason. This results in higher costs than with a contractual partner of SGKK.

> you are not in a precarious financial or social situation or if you fail to provide evidence of such.

> a certain service is generally not covered by statutory health insurance (e.g. cosmetic treatments or non-approved medical procedures).

> you made use of special services (e.g. particularly expensive services) or services that were avoidable or unnecessary.

> another institution has reimbursed or will reimburse the costs, or if your private health insurance covers the service in question.

CONTACT

If you have any questions about the Support Fund or would like more information, don't hesitate to contact our staff. Please arrange a meeting!

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IMPORTANT DETAILS

We strive to help people in precarious situations quickly and simply.

Our staff assess the applications with the utmost care. Please understand that this takes some time. A grant from SGKK's Support Fund is a voluntary aid – there is no legal claim to it!

Please include your insurance number and phone number in all correspondence. Thank you!

Please note: If someone has deliberately given us false or incomplete information, we reserve the right to cancel or reclaim previously granted aid.