

Follow-up treatment – Hallesche benefit

After severe illnesses or accidents, follow-up treatment is often necessary. Who covers the costs? What needs to be considered? An overview.

What is follow-up treatment?

- Follow-up treatment is a specific medical rehabilitation measure designed to restore and/or compensate as effectively as possible for physical functions lost due to severe acute illnesses or accidents.
- It begins immediately or within a short time after acute hospital treatment and may be provided on an inpatient, partial in-patient, or outpatient basis.
- Its duration depends on the medical indication and the course of rehabilitation; it typically lasts around three weeks.
- Follow-up treatment is often carried out in specialized rehabilitation clinics or mixed institutions. These are hospitals that also provide spa and sanatorium treatments or accommodate recovering patients.

What benefits does Hallesche provide?

Hallesche covers medically necessary follow-up treatment. For inpatient follow-up treatment, this includes accommodation and food.

- The basis for this is defined in the General Insurance Conditions: “An insured event is the medically necessary treatment (...) It ends when, according to medical findings, treatment is no longer required.” (Section 1 (2) MB/KK).
- In a mixed institution, prior written approval is required as a condition for receiving benefits (Section 4 (5) MB/KK).
- If there is an entitlement to benefits from the statutory pension insurance, Hallesche provides secondary benefits (Section 5 (3) MB/KK).

When is follow-up treatment medically necessary?

- This is less clearly identifiable than in the case of acute treatments.
- An individual assessment is required based on the medical findings.
- For certain severe conditions, such as a complicated heart attack or a liver transplant, medical necessity is generally assumed.

What benefits do other providers offer?

In the statutory pension insurance system, insured persons often have an entitlement to reimbursement for follow-up treatment.

- An entitlement exists only if an application has been submitted to the pension insurance provider before the start of the follow-up treatment and has been reviewed.
- Self-employed individuals with at least 60 months of contribution periods also generally have an entitlement through the pension insurance provider.
- This provides considerable relief for the insured community.

Prior coordination is essential!

- While still in the hospital, reimbursement and the appropriate rehabilitation facility should be clarified with the hospital’s social services team and with the pension insurance provider or Hallesche, based on the medical findings.
- Confirming medical necessity provides clarity and certainty for all parties involved.
- Hallesche ensures quick coordination – if necessary, also with the pension insurance provider.

Distinction from other rehabilitation or spa treatments

Unlike follow-up treatment after severe acute illnesses or accidents, there are often additional programs offered by physicians or by spa and rehabilitation facilities in connection with chronic conditions. These measures primarily serve to stabilize health or maintain a person’s ability to work.

Hallesche provides benefits under its outpatient plans for spa and sanatorium treatments, covering typical forms and methods of treatment such as medical consultations, medication/spa remedies, and physical therapy.