



**the Künstler-
sozialkasse
(KSK)**

**Feministische
Gesundheitsrecherchegruppe**

This is a quick DIY manual on how to enter Artists Social Security / Künstlersozialkasse (KSK) in Germany. Our main objective is to provide basic information about the KSK in English. We would like to make health insurance a public topic instead of a private insecurity and to encourage each other that we can handle bureaucratic hurdles if we offer each other support.

This is not a legal guideline and no guarantee can be given on any advice and suggestion provided here.

This zine is produced in the frame of the exhibition *LUCKY* at nGbK, taking place from July 7th - September 2nd, 2018. *LUCKY* is curated by Coven Berlin www.covenberlin.com

Zine by Feminist Health Care Research Group, Inga Zimprich, 2018.

I would like to thank Nina Korolewski at the Office for artist consultation in Kulturwerk of bbk berlin GmbH for her advice and suggestions. Thanks to the Coven team for their general support and particularly for their assistance with this text.

WHY HEALTH INSURANCE

Many of us have the one task or another we feel uncomfortable with or are postponing. Often it is something we blame ourselves for not managing, and sometimes we think that what is difficult for us is easy for others. When we attempt to lead political or artistic lives, our expectations of ourselves can be high. At the same time, we experience high competition amongst each other, even if the topics and sometimes the methods of our work seem to intend otherwise. For many of us, pragmatic matters like the bureaucratic and money side of things are difficult issues. They often come last or when we have time, which is never or once it is already too late. Often we attach feelings like guilt and shame, egoism and discomfort to topics like income, security, and insurance. Our particular life situations, privilege and experiences may differ strongly. Our own feelings attached to these topics may themselves be ambivalent.

This zine has one topic and objective: To sketch out as pragmatically as possible what you need to know and do to access Künstlerssozialkasse, the artists health insurance available to artists, publicists, musicians, actors and designers living and working in Germany.

Accessing Künstlerssozialkasse (KSK) is one particular case in which we may encounter many factors we feel uncomfortable with. Let's take them out of our private realm and openly talk about the difficulties we encounter, the difficult things we feel.

When applying to the KSK, we need to speak about our work and claim to being artists. Often being an artist itself is an ambivalent mix of bliss and guilt, of competition and idealism, and, frequently, of middle-class privilege simultaneous to juggling side-jobs.

OUR INCOME

The low income many artists, women* and queer artists in particular, as well as artists who have recently moved cities, have, is a taboo topic. Applying to the KSK means needing to face: What do we earn? What income can we produce proof of? Let's breath deep and let's face it.

INTIMIDATION AND FEAR

The KSK's forms and website are mostly in German. It is additionally intimidating browsing through forms in which we are dealing with aspects of our work we feel less secure with when we don't speak the language, when we are unfamiliar with German bureaucracy and if we fear to be rejected.

URGENCY

Health insurance may seem an abstract thing, up till the moment we need to see a doctor and we realize we can't do with a quick fix but need long-term treatment, need to see specialists, require proper advice, need therapy, etc. If we need to first cope with access procedures, we naturally feel overwhelmed and powerless.

This zine aims to make suggestions about how to handle this moment without panicking, how to ask for support, and how to navigate some of the moments in which we feel fragile and alone without giving up and without blaming ourselves.

WHAT WE AIM FOR

ASKING FOR SUPPORT

Choosing the super exciting topic of how to enter the Künstlersozialkasse (KSK) as a theme for our zine means choosing a tedious and required, standard and uninspiring aspect of working as artists, and giving it attention. We want to remind ourselves that our struggles with income and side jobs, rejections and failed applications as well as our mental and bodily well-being and our care relationships may take up space in our conversations and in our professional networks. They are part of our lives and work and we may as well share that. Once we can make them a topic to discuss together more frequently, it is easier to approach each other for support.

If we can make it a habit to speak about our needs, we can develop practices to counter the competition which determines our relations in the arts and cultural fields.

Being artists or cultural workers often coincides with feeling precarious. Feeling precarious can make us ignorant to perceive the privileges we inhabit. This zine intends to encourage us to examine and speak openly about needs we have. It's okay to want to feel valued for our work, for our care work in particular. To long for health care, old age provision, support from friends and recognition from colleagues. When we approach health care as a collective issue, this implies speaking about needs openly as a point of departure from where we can form alliances and bonds, support each other and hear each other's needs and desires.

PRIVILEGE/EXCLUSION

When we address entering health insurance, privileged access and racist exclusions come up. For many of us, applying to German health insurance is a hassle. Some of us need to overcome a number of bureaucratic requirements before being able to apply to the KSK at all. Being subjected to racist policies, having temporary residence permits, being allowed to work only in restricted fields, needing to apply for visas makes entering the KSK much more complicated. Some of us work in institutions which can issue letters of intent, invitations and contracts, sometimes even long-term contracts with social security benefits, which people need urgently to get their papers.

MAKING RESOURCES TRANSPARENT, AVAILABLE, AND ACCESSIBLE

If we make talking about access and exclusion a more common topic with our network, we find out whom we can approach and ask for support. If you have privileged access to curators, institutions, or established arts colleagues, it may be easier for you to drop in with a question about whether someone can be hired or invited. This doesn't need to enhance the invisible hierarchies in the art field which are largely working through personal contact. Naming needs and asking for support may open up space and create awareness in these structures which are otherwise hard to navigate.

Make sure to find out which institutions are open and approachable and don't hesitate to try with those which you think are not. Explain why you think it is important and your reasons for asking. Insist on finding out what can be done if what you have asked for can't be done. One letter of intent is better than none, three letters of intent and one paying job offer are something. Offer this information to friends.

WHAT WE AIM FOR

OUR NEEDS

My personal experience is rich with rejected applications. When applying and getting rejected, you also learn who received funding. Let's allow ourselves to approach each other when we receive resources. Let's approach each other to ask whether we have the chance to write letters, to certify someone's engagement in a production, to hire people for small jobs in productions, or even to share financial resources to make something else possible which didn't get a grant.

In the art context we have internalized that we need to wait to be approached and invited by people higher up in the hierarchy (e.g. curators, directors, people more knowledgeable than us, etc.). If we need jobs, invitations, and payment to get insurance and to prove we are working professionally and raising an income--and not only then--let's openly tell each other what we need or what our friends and colleagues need.

THINKING ABOUT HEALTH AND INSURANCE

Thinking about health insurance one way or the other brings us in touch with an immediate sense of vulnerability. The other day I witnessed a bike accident and was amongst the people offering first aid. I realized how much more direct this kind of vulnerability was than the one we often refer to as the Feminist Health Care Research Group when we speak of our desire to "share vulnerability".

Thinking about health insurance brings us in touch with our concerns related to sickness, health, and performance. As people with sicknesses, we might worry that health insurance might refuse us, that treatments might require private insurance contracts, that our conditions might worsen. If we are not chronically ill, we might be worried to fall sick, to be less able to perform as we age, to earn less in the future, to lose opportunities when we become parents. We may worry about friends and partners and their vulnerability and affectedness. Thinking about health care brings us in touch with aging and our sometimes-nonexistent plans of old-age provision.

ABOUT THE KÜNSTLERSOZIALKASSE (KSK)

The Künstlersozialkasse was initiated in 1983 by the German government as a mandatory membership in a pension fund and health insurance for self-employed artists, performers, designers, actors, writers, musicians, etc. The idea was to provide social security for these professions with generally low incomes. Through the KSK, artists pay half of regular insurance fees, and the other half is contributed by the federal government (20%) and through social security contributions paid by organisations which make use of cultural work (museums, theaters, galleries, publishing houses, etc.).

GETTING HEALTH INSURANCE

The KSK is the instance which examines and verifies whether you are entitled to be insured with the KSK. If you are entitled, you will be insured. However, the KSK is not your direct health insurance company. Your pension scheme runs via the German Pension Insurance (Deutsche Rentenversicherung, DRV). And you pick a public health insurance yourself which will handle all your health insurance questions. The KSK redistributes and administers the financial difference for insured artists so they receive the services and benefits of regular public health insurance and pension funds.

Thus, in parallel to applying to the KSK, you will need to choose a public health insurance yourself. When applying to them, you mention that you are simultaneously applying to the KSK. You can pick TKK, IKK, Barmer, AOK or whichever other provider you want. Ask your friends for recommendations. Check which one covers the costs of alternative treatment, TCM, or homeopathy, if that is important for you.

MONTHLY COSTS

The KSK covers three kind of insurance schemes, which are pension insurance, health insurance and long-term nursing care insurance. Each of them require a different percentage of your monthly income: pension scheme 18,6%, health insurance 14,6%, and nursing care insurance 2,8%. With the Künstlersozialkasse, you pay half of these costs yourself, and instead of 36% of your income, you pay 18% of your income.

As a member of the KSK you estimate your annual income for the upcoming year at the end of every year. The KSK sends you a form to fill in. According to this estimate, the KSK calculates your monthly insurance rate. You can always adjust your estimation online or by filling in a form which you can send by post.

BASIC REQUIREMENTS

If you are an artist or work in a similar profession (note: curators can't be insured with KSK. More on that below!), if you make a living as an artist, if you have an income as an artist above 3900€ per year and if you are based in Germany (which doesn't mean you can't be working as a designer for a Spanish company or you can't attend a six-month residency in Ukraine), you're probably entitled to be insured with the Künstlersozialkasse. If all that applies to you, then don't let the forms and requirements scare you. This is an insurance for artists, and if you're one and your income is above the required minimum, you have a legal claim to get in.

There may be other options if some of these don't apply to you, but generally KSK is the right thing for self-employed artists.

APPLY TO KSK TODAY

I cannot give you legal guarantee for the following advice but you should give it a try: the KSK examines your application to be insured as an artist (or other creative practitioner) with the Künstlersozialkasse. This takes approximately three months. In the meantime you already would be paying for insurance with a public health insurance company. There you have to pay the regular monthly fee which is twice as much as the KSK. Thus until KSK admits you, you pay a lot more than you would with KSK. If you get your papers together and KSK does accept you as its member, it will reimburse all the extra monthly costs you paid since the day you were entitled to being insured with KSK. Even if it means paying a lot of health insurance now for several months, eventually you'll be reimbursed.

Initial online registration with KSK takes 5 minutes. Afterwards you can take your time to fill in the forms, get the paperwork done, and get the documents you need (KSK recommends you to hand them in one month after online registration). Even if the KSK inquires for additional papers, the moment you fill in the online form should count as the official moment of registration. There is no legal guarantee, but you should really

THE FORMS

It is already tiring to work your way through eight pages of questions, and the KSK questionnaire itself contains three questions which cause a major chunk of bureaucratic work on their own. It's more work than applying for a stipend, a grant or a residency. Get ready. It's a hassle.

Read the following description and estimate how much time you need to get all required documents together. It is better to make a realistic plan now and work on it gradually, instead of failing based on frustration. Depending on your current income situation, getting all of the required documents can take from a few weeks up to 6 or 8 months. In the best case, if you have already registered with the KSK online (see above) and you take time getting your documents together now, if you are accepted, you'd be insured with KSK from the date of registration onwards. Your complete application form must also arrive at the KSK within 4 weeks of online registration. It is worth trying, and you might also consider handing in an incomplete form, and then handing in required materials as soon as you can from there.

Let's look in detail at these three questions, and chunks of paper work, and then we can look at the actual form.



THE FORMS

This is the online form you should fill in immediately to start the registration process with the KSK (takes 5 minutes)

Registration

Bitte füllen Sie für die Anmeldung folgendes Formular aus:

Please fill in the following form

Haben Sie bereits in der Vergangenheit einen Fragebogen zur Prüfung der Versicherungspflicht nach dem Künstlersozialversicherungsgesetz bei der Künstlersozialkasse eingereicht?*

Ja Nein

Have you previously filled in a questionnaire to examine your compulsory insurance with Artists' Social Security /KSK?

yes/ja no/nein

Anrede* title

Vorname*

Name*

Straße*

Hausnummer*

Adresshinweis

PLZ*

Ort*

Land* country

Telefon

E-Mail-Anschrift*

please tick the box if you

wish to receive the documents for registration by post. Your data will be stored here and your application to KSK is registered now. You will receive further registration documents by post

or
 you download the necessary documents from KSK website. In that case it is recorded that you have registered now. KSK sends you a personal file number which you need to keep. Make sure your email address is correct.

I have read and I agree to the terms and conditions.

ABSENDEN

Submit

Die mit * gekennzeichneten Felder sind Pflichtfelder und müssen ausgefüllt werden

Hinweis: Die hiermit angeforderten personenbezogenen Daten werden aufgrund des § 11 Abs. 2 des Künstlersozialversicherungsgesetzes (KSVG) erhoben. Sie unterliegen dem Sozialgeheimnis, zu dessen Wahrung nach § 35 Sozialgesetzbuch (SGB) I neben dem Träger der Sozialversicherung auch die Künstlersozialkasse verpflichtet ist.

Questionnaire to examine compulsory insurance according to the Künstlersozialversicherungsgesetz (KSVG, Artist Social Security Act)

This is the number KSK emails to you if you registered online and ticked the box that you will download documents yourself and want this to be recorded. See previous page.

Fragebogen zur Prüfung der Versicherungspflicht nach dem Künstlersozialversicherungsgesetz

Ihr vorläufiges Aktenzeichen
 Vg- your preliminary file number

Attach a photocopy of your passport or Identity Card.

- Fett eingefasste Felder werden von der Künstlersozialkasse ausgefüllt -

Angaben zur Person (bitte Fotokopie Ihres Personalausweises oder Reisepasses beifügen)	
Name name	Vorname (Ruflname bitte in Großbuchstaben) given name
ggf. Geburtsname maiden name	Künstlername title
Geburtsort place of birth	Geburtsland (wenn nicht BRD) country of birth (if not DE)
Staatsangehörigkeit citizenship	Staatsangehörigkeit: Sollten Sie nicht die deutsche oder eine Staatsbürgerschaft eines der Europäischen Union angehörenden Landes besitzen, tragen Sie bitte eine Aufenthaltsgenehmigung bei. Geschlecht (Zweifaches ankreuzen) gender () male () female
Geburtsdatum: date of birth (dd/mm/yy)	<input type="checkbox"/> männlich <input type="checkbox"/> weiblich

Attach your residence permit if you are not from a EU-country.

Anschrift (ständiger Wohnsitz/Aufenthalt) address (permanent place of residence)	
Straße, Hausnummer street and house number	
Postleitzahl post code	Wohnort (Antragsteller aus Berlin: Bitte Ausführlinse beachten) city
E-Mail-Adresse email address	Tel.-Nr. (tagsüber zu erreichen) phone during daytime
Staat (wenn nicht Bundesrepublik Deutschland) country	

Bank / Postbank	Bank account number, name of bank
Name/Anschrift des Geldinstituts	
IBAN (genau 22 Stellen):	
BIC (max. 11 Stellen):	
Name Kontoinhaber (falls nicht Sie selbst) account holder's name (if not yourself)	

Versicherungsnummer (VSNR)	insurance number
Falls für Sie bisher keine Versicherungsnummer (sie entspricht der „Sozialversicherungsnummer“ oder „Rentenversicherungsnummer“) vergeben wurde, wird dies von der KSK veranlasst.	
Bevollmächtigter (nur ausfüllen, wenn ein anderer für Sie tätig sein soll) representative	
<input type="checkbox"/> Vollmacht nur für das Verfahren zur Prüfung der Versicherungspflicht <input type="checkbox"/> Generalvollmacht	
Name, Vorname / Firma	
Straße, Hausnummer	
Postleitzahl	Ort
Tel.-Nr. (tagsüber zu erreichen)	

If you haven't been assigned an insurance number, KSK will initiate this

A representative can take care of insurance matters for you but the information they provide will be legally binding for you. Fill in their name, address and phone number.

filled in by KSK	Tätigkeitsaufnahme am:	Eingabe „J“ zu Frage 26/27 erforderlich, wenn eingekreuzt	erfasst:
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Statement concerning self-employed artistic / publicistic activities

1 Which of the following activities do you perform in order to earn a living (multiple answers possible)

Writing

- W 01 Autor/in - Belletristik
- W 02 Autor/in für Bühne, Film, Funk, Fernsehen, Multimedia
- W 07 Autor/in – Sach-, Fach-, Wissenschaftsliteratur
- W 04 Journalist/in, Redakteur/in - Wort
- W 05 Journalist/in, Redakteur/in - Bild, Layout, Multimedia
- W 09 Urheber/in von Bearbeitungen (z. B. Übersetzer/in, Synchronautor/in)
- W 03 Lektor/in
- W 08 Fachfrau/Fachmann für Öffentlichkeitsarbeit oder Werbung (Text) ¹
- W 10 Ausbilder/in im Bereich Publizistik
- W 19 Ähnliche selbständige publizistische Tätigkeit im Bereich Wort ^{1, 3}; Art der Tätigkeit:

authors for science, TV, stage, theater, journalist, translator, editor, proof editor, public relations and advertisement and similar

Im Bereich Musik

- M 01 Komponist/in
- M 03 Musikbearbeiter/in, Arrangeur/in
- M 02 Librettist/in, Textdichter/in
- M 04 Dirigent/in, Chorleiter/in, Musikalische/r Leiter/in
- M 07 Musiker/in (Orchester-, Kammer-, Bühnenmusik)
- M 12 Musiker/in (Pop-, Rock-, Tanz-, Unterhaltungsmusik)
- M 14 Musiker/in (Jazz-, improvisierte Musik)
- M 08 Sänger/in (Lied, Oper, Operette, Chor)
- M 11 Sänger/in (Pop-, Rock-, Jazz-, Unterhaltungsmusik)
- M 15 Künstlerisch-technische/r Mitarbeiter/in im Bereich Musik ¹; Art der Tätigkeit:

musician, singer, music teacher, composer, similar profession in the field of music

- M 16 Musiklehrer/in, Ausbilder/in im Bereich Musik
- M 19 Ähnliche selbständige künstlerische Tätigkeit im Bereich Musik ¹; Art der Tätigkeit:

Visual Arts/Design

- B 03 Maler/in, Zeichner/in, Illustrator/in
- B 01 Bildhauer/in
- B 02 Konzeptkünstler/in, Experimentelle/r Künstler/in
- B 05 Performance-/Aktionskünstler/in
- B 06 Medienkünstler/in
- B 07 Künstlerische/r Fotograf/in, Fotodesigner/in, Werbefotograf/in
- B 09 Grafik-, Kommunikations-, Werbedesigner/in
- B 16 Medien-Designer/in, Webdesigner/in, Interfacedesigner/in
- B 17 Game-Designer/in
- B 18 Industrie-, Mode-, Textil-Designer/in
- B 15 Ausbilder/in im Bereich bildende Kunst / Design ²
- B 19 Ähnliche selbständige künstlerische Tätigkeit im Bereich bildende Kunst/Design ¹; Art der Tätigkeit:

painter, illustrator sculptor conceptual/experimental artist, performance artist, media artist, artistic photographer, graphic designer webdesigner (more options), game designer industrial, fashion and textile designers, teachers in this field, similar profession in the field of art and design.

Im Bereich darstellende Kunst

- D 02 Schauspieler/in, Moderator, Comedian, Moderator, Comedienne, Moderator, Comedienne
- D 14 Puppenspieler
- D 01 Tänzer/in ³ (Ballett, Tanztheater, Musical, Show, Bühne)
- D 15 Sprecher/in (Hörbuch, Film, Werbung)
- D 03 Moderator/in, Conférencier/cière
- D 05 Kabarettist/in, Comedian, Unterhaltungskünstler/in
- D 04 Puppen-, Marionetten-, Figurenspieler/in
- D 06 Artist/in, Clown/in, Zauberer/Zauberin (Zirkus, Bühne) ¹
- D 07 Regisseur/in, Filmemacher/in, Spielleiter/in, Regieassistent/in
- D 16 Choreograf/in, Ballett-/Tanzmeister/in
- D 08 Dramaturg/in ³
- D 09 Bühnen-, Szenen-, Kostüm-, Maskenbildner/in, ³ Lightdesigner/in
- D 17 Kameramann/Kamerafrau, Cutter/in, Editor/in (Film)
- D 11 Künstlerisch-technische/r Mitarbeiter/in im Bereich darstellende Kunst ¹; Art der Tätigkeit:
- D 12 Ausbilder/in im Bereich darstellende Kunst ²
- D 13 Theaterpädagogin/e
- D 19 Ähnliche selbständige künstlerische Tätigkeit im Bereich darstellende Kunst ¹; Art der Tätigkeit:

1) Bitte beschreiben Sie anhand von Beispielen Ihre Tätigkeit (ggf. 1) Please describe your activity using examples on a separate sheet.

2) Attach proof of professional education if you have

3) Attach contracts

2) Bringen Sie bitte Vertragsunterlagen vor, aufgrund derer Sie angestellt worden sind.

1.1 Have you previously handed in a questionnaire to examine whether you can be insured with the KSK? () no () yes

Nein Ja

2 In order to verify that you are entitled to be insured with the KSK, the KSK needs verification. Please assemble verifying documents in such a way that the KSK gets a comprehensive picture of your professional activity.

tersozialversicherungsge-
lien Sie die Nachweise so
hen kann. Bitte beachten

2.1 'Contracts and account statements (photocopies)
- Current contracts (not older than 6 months)
- Statements of your clients about payments made OR
invoices and billing information which proof you received
the fees you charged (examples, not older than 6 month)

ngeskürzt)

ngen / Honorare / Gagen; oder von
Rechnungsbeträge (bitte exempla-

2.2 Internet

Bitte benennen Sie Websites, die ein Bild von Ihrer Berufstätigkeit vermitteln:

Internet

Please mention websites which illustrate your professional practice.

2.3 Further proof (photocopies)

- advertising material
- documents about your artistic or publicistic career (such as diplomas)
- proof of publications, exhibitions, concerts, performances (e.g. newspaper clipping, announcements, invitations, excerpts from catalogues, not older than one year.

leben)

ang, z. B. Diplom-Urkunde,

l)

' Konzerte / Aufführungen
züge aus Katalogen); diese

What is the legal framework for your artistic work?

3 Unter welchen rechtlichen Bedingungen üben Sie Ihren künstlerischen / publizistischen Beruf aus?

3.1 Ausschließlich als Selbständiger () Solely self-employed

Zusätzlich auch als abhängig Beschäftigter (Anhaltspunkt: Von Ihrem Arbeitgeber werden Sozialversicherungsbeiträge abgeführt.) () Also as employee
The self-employed activity takes place as

3.2 Die selbständige Tätigkeit wird ausgeübt () Individual entrepreneur

als Einzelunternehmer () Together with others

gemeinsam mit anderen Person () As a partner in a limited company (Ltd.)

als Gesellschafter oder Gesellschafter-Geschäftsführer einer GmbH (Gesellschaftsvertrag und ggf. Geschäftsführervertrag bitte beifügen).

In which field of practice do you generate your main revenues/most income?

4 In welchem Bereich Ihrer unter Ziffer 1 genannten Tätigkeiten erzielen Sie die Haupteinnahmen?

Musik

Darstellende Kunst

Bildende Kunst / Design

Wort

M Music

D Performing Arts

B Visual Arts/Design

W Word/Text

2

2.1

2.3

When did you first take up self-employed professional work in the profession you stated above?

5 Wann haben Sie die selbständige Tätigkeit, die Sie unter Ziffer 1 angegeben haben, erstmalig erwerbsmäßig aufgenommen?
 Datum: Tag | Monat | Jahr | dd/mm/yy

Is it your first profession?

5.1 Sind Sie mit der unter Ziffer 1 angegebenen Tätigkeit erstmalig in Ihrem Leben berufstätig?
 Ja; weiter bei Ziffer 6 () Yes, continue at 6 () No, after graduating I had other professions, namely
 Nein; ich war nach Abschluss meiner Schul- und Berufsausbildung

Berufstätigkeiten als Selbständiger: von-bis Art der Tätigkeit:	Berufstätigkeiten als Arbeitnehmer/in: von-bis: beschäftigt bei:
Professional self-employed work (when/where)	Professional employed work (when/where)

If you need more space to describe your professional career, you can attach an extra sheet.
Wenn Sie mehr Platz zur Darlegung Ihres Berufslebens benötigen, fügen Sie bitte ein gesondertes Blatt hinzu.

6 Do you employ people in the frame of your artistic work? **mehrere Arbeitnehmer/innen:**
 () No, continue at 7
 () Yes, one, continue at 7
 () I have a number of employees **Arbeitnehmer/innen:** |

6.1 Von den Arbeitnehmern werden beschäftigt
 zur Berufsausbildung; Anz: | geringfügig (im Sinne des § 8 SGB IV); Anz.: |

7 What is your annual income (income minus operating expenses) in the current year from professional artistic/publicistic work? **twelweise werden Sie im laufenden rzielen?**

7a I am already working as self-employed artist/publicist in the current year. This is my approximate annual income: €

7b I take up self-employed artist/publicist work in the course of this year, namely on: Tag | Monat |
 I expect to generate the following income until the end of the year: | €

8 Are you currently unable to work due to sickness?
 () No () Yes, since |
 Please hand in the respective documents **Arbeitsunfäh-**

9 Where do you practice your work? **aus?**
 Solely in Germany (continue at 10)
 Solely outside of Germany **s Fragebogens nicht erforderlich)**
 (no further filling in of the form required)
 In Germany and the following countries: |

9a My professional work abroad is:
 () temporary, duration from / until, purpose
 () unlimited, reason/purpose **Auslandstätigkeit:**
 () I will work at least 1 day a month
 or 5 days in three month in the following countries:
 In Germany: () yes () no
 In the following countries: |

5

7

Where do you practice your profession within Germany?

- 10 Wo üben Sie Ihre Tätigkeit innerhalb der Bundesrepublik Deutschland aus?
- An verschiedenen Orten () different places
- An einer festen Arbeitsstätte (z. B. Ateli) () one steady place (studio, working space at home)
- PLZ: | Ort: | Straße/Hausnr.:

Angaben zu anderen Berufstätigkeiten Statement about other jobs

- 11 Do you have another job as an employee in another field of work than mentioned at 1)?
- () No, continue at 12)
- () Yes, hand in evidence. Fill in name | jng oder Jahresarbeitsentgelt/bescheinigung)
land address of your employer.

11.1 Since when?

Tag | Monat | Jahr

11.2 What do you expect to earn from this job in this year?
das ist. Kalendarjahr | €

12 Other self-employed activities or business?
(Bitte hier nur solche Tätigkeiten bzw. Einkünfte angeben, die Sie nicht bereits unter Ziffer 1 bzw. Ziffer 7 angegeben haben.)

12.1 Do you earn with another self-employed job?
() no () yes, since when, what kind of job

Jahr | Art dieser selbständigen Tätigkeit:

12.2 Do you earn from a business?
() no () yes, since when, registered business: hr | Angemeldetes Gewerbe:

12.3 Do you expect income in the current year from these jobs/activities? werbebetrieb?

Nein Ja, in Höhe von | Gewinn: €

Weitere Angaben zur Prüfung der Versicherungspflicht

13 Are you exempted from mandatory pension schemes?
(mostly this is not the case) | jng, zielgerichtet die
... .. die beantragte Befreiung ausdrücklich bewilligt worden ist.)

Nein Ja; bitte Kopie des Befreiungsbescheides beifügen.

14 Are you exempted from mandatory public health and long term nursing care?
(mostly this is not the case) | Krankenkasse oder
die Krankensozialkasse einen Bescheid erteilt hat, mit dem die beantragte Befreiung ausdrücklich bewilligt worden ist.)

Nein Ja; bitte Kopie des Befreiungsbescheides beifügen.

15 Are you currently receiving one of the following benefits? () unemployment benefits () unemployment benefits II (Arbeitslosengeld II) () start up/founder subsidy? () no, none of them.

Nein, ich beziehe keine dieser Leistungen.

Get information about whether it would be of advantage to register to the KSK as a Gründer*in / founder.

16 Are you insured as self-employed craftsmen?

Nein Ja; Kopie des Bescheides Ihres Rentenversicherungsträgers bitte beifügen.

17 Sind Sie Beamter, Kirchenbeamter, Richter, Berufs- oder Zeitsoldat oder stehen Sie in einem ähnlichen rentenversicherungs-freien Beschäftigungsverhältnis (z. B. DO-Angestellter in der Sozialversicherung) bzw. erhalten Sie bereits eine Versorgung nach beamtenrechtlichen Vorschriften oder Grundsätzen? (keine Hinterbliebenenversorgung)

Nein Ja; entsprechende Nachweise bitte beifügen.

18	Do you receive a pension from statutory pension scheme? <input type="checkbox"/> Nein <input type="checkbox"/> Ja; Hentendeschneid bitte beifügen.
19	Are you a farmer? <input type="checkbox"/> Nein <input type="checkbox"/> Ja; entsprechende Nachweise bitte beifügen.
20	Are you a student? <small>Studierende</small> <input type="checkbox"/> Nein <input type="checkbox"/> Ja; Nachweis Ihrer Immatrikulation bitte beifügen. hlichen Ausbildung dienenden Wie viele Wochenstunden wenden Sie auf für ▪ das Studium: <input type="text"/> Std. ▪ die künstlerische/publizistische Tätigkeit: <input type="text"/> Std.
21.1	Are you doing military service? <input type="checkbox"/> Nein <input type="checkbox"/> Ja, von-bis: <input type="text"/>
21.2	Are you doing Federal Voluntary Service? <input type="checkbox"/> Nein <input type="checkbox"/> Ja, von-bis: <input type="text"/>

Parenting

22	Do you have or have you had a child, step child, foster child or did you acknowledge parenthood for a child? () no () yes, if yes attach proof. <small>Bitte Angehörigen mitbringen oder beibringen, die bei dem Elternteil nicht geboren wurden bzw. die das 23. Lebensjahr noch nicht vollendet haben. Beachten Sie hierzu bitte auch Ziffer 22 der Ausfüllhinweise.</small> B. Geburts- e eines Kin-
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Statement about health insurance / long term nursing insurance

23	Are you already insured under a statutory insurance plan? () no, continue with 24) () yes, namely () because of mandatory insurance () because of being employed () because receiving benefits from the unemployment office () in the health insurance for pensioners () in the health insurance for farmers () as student or intern () through family health insurance () another reason
24	Are you already insured with a private health insurance? () no () yes, since name of insurance company _____
24.1	Are you eligible for allowances for civil servants? () no () yes --> () as civil servant () as surviving dependant () as family member

25 Please state in which public health insurance you are a member respectively which one you want to join in case being admitted to the KSK.

() I am a member of the following health insurance (please attach a membership certificate)

() I am not a member of a public health insurance yet and want to be registered with the following health insurance, in case of being admitted to the KSK.

Bitte unbedingt vorläufige Mitgliedsbescheinigung (§ 175 SGB V) beifügen!

Antrag auf Befreiung von der gesetzlichen Krankenversicherungspflicht

The following fields are required only if you'd like to apply for being exempted from mandatory health insurance (in order to get private insurance).

26 Für Berufsanfänger

Erklärung: Als Berufsanfänger beantrage ich hiermit die Befreiung von der gesetzlichen Krankenversicherungspflicht. Der von meiner privaten Krankenversicherung bestätigte Vordruck der Künstlersozialkasse

ist beifügt.

wird nachgereicht.

liegt mir bisher nicht vor; bitte senden Sie mit einen Vordruck zu.

27 Für Höherverdienende:

Erklärung: Als Höherverdienender beantrage ich hiermit die Befreiung von der gesetzlichen Krankenversicherungspflicht. Der von meiner privaten Krankenversicherung bestätigte Vordruck der Künstlersozialkasse

ist beifügt.

wird nachgereicht.

liegt mir bisher nicht vor; bitte senden Sie mit einen Vordruck zu.

Übermittlung von Daten an das Bundeszentralamt für Steuern

Aufwendungen für eine private und gesetzliche Kranken- und Pflegeversicherung können bei der Einkommensteuererklärung abgesetzt werden. Wenn Sie damit einverstanden sind, dass wir die relevanten Beitragsdaten an das Bundeszentralamt für Steuern übermitteln, ist dies für die Einkommensteuererklärung erforderlich.
Data transmission to the Federal Central Tax Office
gerent

28 Costs for a private or public health insurance can be deducted from tax. If you agree that relevant data is transferred to the Federal Central Tax Office, we need further information.

My tax identification number is (11 digits)

Transferrance of data

() I agree that the KSK informs the Federal Central Tax Office of the fees I pay to the KSK.

() No. Inquire about possible consequences if you don't agree.

Nein.

Hinweis: Zu möglichen steuerlichen Konsequenzen bei Nichterteilung einer Einwilligung lesen Sie bitte die Ausfüllhinweise.

Declaration

29 I affirm to have given the above details truthfully and completely.	
—Place, Date	Signature of the applicant
Hinweis: Versicherte, die vorsätzlich oder fahrlässig entgegen § 11 Abs. 2 KSVG auf Verlangen Angaben nicht, nicht richtig oder nicht vollständig machen, der Auskunfts- und Vorlagepflicht nicht, nicht richtig oder nicht vollständig oder der Meldepflicht nach § 12 Abs. 1 KSVG nicht rechtzeitig, nicht richtig oder nicht vollständig nachkommen, handeln ordnungswidrig. Dies kann mit einer Geldbuße bis zu 5.000,00 Euro geahndet werden (vgl. § 36 Abs. 1, 3 KSVG).	

Alles vollständig?

Folgende Unterlagen sind beigelegt:

All complete?

The following documents are attached:

- () photocopy of passport/ID card
- () proof of professional activity
- () membership certificate of health insurance
- () birth certificate of children, proof of parenthood

-- wird von der Künstlersozialkasse ausgefüllt--	
Filled in by the KSK	
<input type="checkbox"/> gültigen Personalausweis	<input type="checkbox"/> gültigen Reisepass
_____ Datum und Unterschrift Mitarbeiter/-in der KSK	

THE APPLICATION

2

In point 2 of the questionnaire the KSK asks you to produce proof of your professional work as an artist. It asks for three kinds of evidence.

- a) contracts
- b) income
- c) documentation

I will focus on the general practice of visual artists now, in whose case it might work like this:

a) If you don't have a reasonable number of offers and contracts ready at hand (and who does?), you can email friends and colleagues personally, especially those whom you are already working with. Let them know that you need official documents which state your existing plans to create an exhibition, speak on a panel, or produce new work for a show or performance. It is always good if fees are mentioned in these offers and contracts. If you have residencies coming up, approach the host institutions for an official letter. You should plan to provide three to five offers or contracts for current, recent or upcoming work engagements.

2.1

b) Produce proof of income
Since you must earn more than 3900€ annually from artistic work in order to be accepted to the KSK, you need to prove to the KSK that you have an income of roughly 2000€ from your artistic practice during the last six months. If that's not the reality in your bank account already, think about how much time you'll need to make that happen. Consider which invoices you can issue or request within the projects you are already working on. Make sure the invoice numbers and money transfers correspond to those on your bank statements. Allow yourself some time to approach people, prepare to speak in detail about your needs and take time together to agree on exact sums, tasks and dates when you are to receive paperwork and money. You can see whether payments can be moved to make payments match the required six month time frame.

Take the time to do this step properly, and you'll arrive with neat records of issued invoices, plus printed out bank statements concerning the corresponding transfers, or invoices which have been paid cash, amounting to approximately 2000€ or more in the course of six months.

Together a) and b) form the required attachment for point 2.1 in the questionnaire.

THE APPLICATION

2.3

c) Documentation

The third way to verify your professional work as an artist consists of showing your education, work, and experience. You can for instance include a diploma, your portfolio, your CV, as well as invitations to exhibitions (panels, workshops, performances etc.) that you have been part of and excerpts from catalogues of past shows. If you have a standard file that you use for applications, just include that. If you need to create a portfolio, you can start with a basic overview of your work and see if the KSK requests that you hand in additional material.

This documentation forms the attachment of point 2.3 in the KSK questionnaire.

5

5) In point 5 in the questionnaire, the KSK asks when you started working professionally as an artist. We sometimes think it is better to let the KSK know that one has worked as an artist for as long as possible already, in order to underline our professionalism. In fact, beginners in the profession have a three year period in which they may earn less than the minimum income and still be accepted to the KSK. Since your insurance starts now, it may make sense to use these three years if you're insecure that you'll be able to make the annual required income.

7

7) When you state your estimated your annual income, have in mind it needs to be above 3900€ if you are not a beginner any more. The income situation of artists is precarious and unstable. According to the Künstlersozialversicherungsgesetz (KSVG, Artist Social Security Act) you may fail reaching the annual minimum income twice in six years.

WORK, ACTIVITIES AND INVOICES

In my own work, I experience that I tend to estimate all the necessary expenses in a production at lower than their actual costs. Even if I am thinking about feminist approaches toward invisible labour and the lack of acknowledgement of care work, I end up budgeting too little for the rather tedious, time-consuming maintenance work for myself. Transcribing, translating and proof-reading texts (like this one), documenting exhibitions and projects, developing exhibitions conceptually, and moderating panels are all jobs which should produce KSK-relevant invoices, even if their tasks are not directly assigned to the field of visual arts or design. In our work relationships, we should take care that all KSK-relevant tasks are mentioned and that we issue invoices for these tasks. Often the work we do in the frame of an exhibition, art association or project space can also be framed as artistic work and could thus claim an artist fee.

THE APPLICATION

CURATORS ARE NOT ACCEPTED TO THE KSK

At the time the KSK was set up, maybe there were as many curators as museums, and every curator had a steady paying job. I can't think of any other explanation as to why freelance curators can't be insured with the KSK. Often their work looks much like that of artists, including their precarity. Also, a huge part of curatorial practice is situated in the fields of writing, art criticism and journalism. Artistic or design works, the editing of publications, all activities which fall under the different professional fields the KSK covers, are part of curatorial work.

If you work as a curator and plan on getting insured with the KSK, emphasize these activities in your portfolio and in your bookkeeping.

OTHER JOBS

It is possible to have a steady side job in which you earn less than 450€/month or 5400€/year and simultaneously continue to be insured with the KSK. Specifications in German:
https://www.kuenstlersozialkasse.de/fileadmin/Dokumente/Mediencenter_K%C3%BCnstler_Publizisten/Versicherung_trotz_Nebenjob.pdf

UNEMPLOYMENT OFFICE

If you receive unemployment money, the KSK will automatically be informed as this indicates that you are not achieving the minimum income from self-employed artistic work. The KSK and unemployment office money can't be combined.

SETTING UP A FRAMEWORK FOR SUPPORT

If applying for health insurance is a charged topic for you or if you feel overwhelmed by German bureaucracy, you can team up with a supportive partner. If you feel insecure handling the process in German, it helps if your support is fluent in German, since the KSK doesn't provide much info in English and no info in other languages [sic].

Here are some examples of how working through the application process could look:

Approach friends and ask who might be able to assist you with applying to the KSK, including organizing three meetings. Maybe plan on a follow-up meeting with them later. See if and what you want to offer them in return.

Schedule three meetings of 90 minutes. The first two meetings should follow each other quickly, having one week or so in between. The third meeting should take place roughly one month after the second meeting.

KEEP TRACK

create a shared document in which you keep track of information together

- write down all the questions you have
- write down all the places/institutions involved (embassy, health insurance, KSK, counseling service, etc.) and their contact details
- keep track of what you did, whom you called, what they said (this health insurance said this, the other one generally accepts these applicants, the third didn't know about KSK at all, etc.)
- divide tasks to work on for the next meeting. Normally the person seeking insurance should do the work, and the other person helps with keeping track. If language barriers are tough, the work load might be divided differently.

1ST MEETING

(90 minutes)

Make an outline of your biggest questions and fears. Set 30 minutes aside to see which of them you can solve right now.

1) In the first ten minutes describe your situation in terms of your biggest worries. Sort out how you can approach them. Take the next 20 minutes to make phone calls, research online, etc. to find information and solutions. You can let your friend call and tell them to inquire anonymously.

If there are questions you cannot solve now, write them down, and make a plan to get answers. You can return to these questions at the start of your next meeting.

2) Use the remaining time to get acquainted with the entry requirements of the KSK and their forms. List requirements you don't meet yet and make a plan how to complete the necessary requirements.

3) If you need contracts, invitations and invoices, formulate an email and send it to friends, colleagues and professional contacts.

4) Use the last ten minutes to agree on practical steps you can work on during the next week.

5) Document all steps and agreements in the shared document

2ND MEETING

(90 minutes)

1) Check your shared document and give each other an update (10 minutes).

2) Take up to thirty minutes to follow up on the harder to solve questions, take time to call, inquire and fix appointments for additional counseling if needed.

3) Get an overview who responded to your request, what invoices, contracts and invitations you can receive/issue soon.

Check if you need additional documents and make a plan whom to ask/where to inquire.

4) Make a plan how to arrange the documents that you might still lack

5) Begin filling in the KSK application form (8 pages questionnaire)

6) Set a third meeting in which you'll bring all necessary documents together

SETTING UP A FRAMEWORK FOR SUPPORT

3RD MEETING

(90 minutes)

- 1) Check your shared document and give each other an update (10 minutes).
- 2) Ideally in your third meeting all documents are completed. Alternatively you can make additional counseling appointments, for instance at BBK Berlin. Or make a plan how to get the few missing things together.
- 3) Complete filling in the KSK application form
- 4) Set time aside to print out all forms and attachments and send them off.

FRAMEWORK

Make clear agreements with your colleague/friend/partner, in order to not let miscommunications or tensions interfere with you getting things done.

Would you like to offer something in exchange for their support? Babysitting, doing shopping, translation or proofreading?

Would you like to agree that you in turn will offer support to the other person, when they are engaging in a similar bureaucratic process?

NOTE

The KSK takes minimum three month to process your application. They might get back with inquiries, needing more info or more documents. If you feel insecure, you can call them or a place which offers counseling.

SETTING UP A FRAMEWORK FOR SUPPORT

CHECKING-IN

If you meet with a friend and/or colleague to get things done, you might feel in need of another hour only to catch up, have coffee and cake. If time is short you can set aside 5 minutes at the start to check in. Shake off tension. Put a timer. Each one of you gets 2,5 minutes time to speak about how they are doing, possibly focusing on new things in your life. The listening person listens attentively and doesn't interrupt with their own point of view. The speaking person may use the time however they want. If the timer rings you swap positions. If you like you can hold hands. This kind of checking in is about offering the other person full attention and both taking time to share.

(This kind of checking in is inspired by Goods and News in Radical Therapy).

CHECKING-OUT

If you sense you need to stabilize this supporting framework with your colleague/friend, you can do a check-out in a similar way, closing with the question „How do I feel now“.

FACE MASSAGE

3 - 5 min

Take off glasses, hair ties, caps etc. Massage your face and head starting strongly massaging your forehead with your fingertips. Really knead the skin and strike off tension. From your forehead move to your eyebrows, strike them off from the center of your face to the sides. Gently press your temples. Massage your nose and the cheekbones. Knead your jaw, relax tension there and massage your skin. Press your lips together to increase blood circulation. Make grimaces and chew with your mouth open. Run a few times with your fingers through your hair from the forehead to your neck. Then hold your hair tight close to your scalp and gently pull, so as to gently move your scalp.

GENERAL INFO, COUNSELING AND ADVICE

INFO BY THE KSK

You can find out more details by checking all the documents on the KSK's website (in German).

<https://www.kuenstlersozialkasse.de/service/mediencenter-kuenstler-und-publizisten.html>

The KSK has a hotline offering advice and an email address for inquiries:
auskunft@kuenstlersozialkasse.de
Hotline Monday - Friday 9 am to 4 pm
04421 9734051500

These are the two overview sheets in English that the KSK provides:

https://www.kuenstlersozialkasse.de/fileadmin/Dokumente/Mediencenter_K%C3%BCnstler_Publizisten/Allg._Infos_u._Anmeldeunterlagen/Das_Wichtigste_zur_KSV_in_Kuerze-englische_Version_2015.pdf

https://www.kuenstlersozialkasse.de/fileadmin/Dokumente/Mediencenter_K%C3%BCnstler_Publizisten/Allg._Infos_u._Anmeldeunterlagen/Aufsatz_zur_KSVG-VP_-_englische_Version.pdf

OFFICE FOR ARTIST CONSULTATIONS

There is free counseling available for artists in German and in English at the Berufsverband Bildender Künstler Berlin (BBK). Particularly if you have complex needs or if you were refused previously at the KSK, you can consult them and ask for their advice. They are supportive and are backed by a lawyer specializing in issues concerning the KSK. Consultations are free of charge and available in German and English. This office offers individual consultation on legal matters, the tax system, health insurance, Jobcenter and the unemployment office. Ask for an appointment (and mention the topics you need consultation on and send your CV or a link to your website).

Kulturwerk des bbk berlin GmbH
Nina Korolewski
030.230899-15
welcome@bbk-kulturwerk.de

GUIDE FOR INTERNATIONAL ARTISTS IN BERLIN

BBK has an overview on topics they offer consultation on, such as visa regulations, social security, insurance and taxes.
http://www.bbk-kulturwerk.de/con/kulturwerk/front_content.php?idcat=174

EMERGENCY FUNDS

There are two funds you can apply to for financial aid in case of emergency. This can include being unable to work because of your health, or financial support if you have high medical bills, for example.
Office of the Association Sozialwerk
Patricia Tarlinsky
Geschäftsstelle Stiftung Sozialwerk
0228 91534 22
tarlinsky@bildkunst.de

GERMAN ARTISTS HELP / DEUTSCHE KÜNSTLERHILFE

Another fund offers sick and elderly artists small grants as a kind of emergency relief. You can contact Frau Hahn working at the Berlin Chancellery for Art, Culture and Europe for more information.
Senatsverwaltung für Kultur und Europa
Contact person Simone Hahn
030 90228534
simone.hahn@kultur.berlin.de

Join