

## Are children in vocational training or those studying covered by family insurance?

- If your children take part in company vocational training in which a salary is paid, they are required to take out insurance through the employer. The family insurance ends when the vocational training begins.
- Having your own student insurance for your children is only of secondary importance: If your children are studying, they can stay with family insurance free of charge until their 25th birthday.



**Example:** Manuel is 22 years old and has just finished his higher education entrance qualification. Until now he has been covered with family insurance by his mother.

**Case 1:** Manuel begins his training as a tailor. Manuel chooses a health insurance company. The employer registers Manuel there. Family insurance ends with the start of training.

**Case 2:** Manuel starts studying fashion design. For the time being, he will remain covered by family insurance and will switch to student insurance at the age of 25.

## Is there also co-insurance in private health insurance?

- Yes, but private health insurance is subject to contributions for family members.
- Private health insurance companies are not obligated to take in spouses and children.



**Note:** Children must be admitted if they are registered with the private health insurance company no later than two months after the birth and one parent is insured there. Most private insurance companies require that one parent has been insured there for at least three months.

## Imprint

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The Federal Government Commissioner for Migration, Refugees and Integration  
Office for the Equal Treatment of EU Workers

## Family insurance

An overview of health care for EU citizens



Bundesarbeitsgemeinschaft



der Freien Wohlfahrtspflege

Access to the health system is an important issue. In Germany, health insurance is compulsory. As it is not always easy to find your way around, a number of flyers should provide you with initial assistance:

<https://www.eu-gleichbehandlungsstelle.de/advice-centre-search>

For more information on health care and a list of health insurance clearing locations, visit:

<https://www.eu-gleichbehandlungsstelle.de/publikationen>

You can find a Migration advice centre near you here:

<https://www.eu-gleichbehandlungsstelle.de/health>

## What is family insurance?

- As a member of a statutory health insurance, you can insure certain family members in the family insurance free of charge.

## How do I insure my family members?

- If you send the completed family questionnaire back to the health insurance company, this insurance is created automatically. Birth or marriage certificates can serve as proof of kinship.
- All family members receive their own electronic health card from the health insurance company.
- Family insurance also applies to your relatives who live or stay in another country in the European Union. Family insurance cannot be used outside the European Union.

## Who can be covered by family insurance?

- Spouses and registered civil partners.

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**Note:** The marriage or registered partnership must be valid under German law.

- Biological children, adopted children, foster children, stepchildren and grandchildren. The following age restrictions apply to children:
  - up to the 18th birthday.
  - up to the 23rd birthday, if no employment exists,
  - up to the 25th birthday in the case of vocational training, study or voluntary social/ecological year (only applies if there is no compulsory insurance for the children),

- without an age limit if there is a disability that has already occurred as a family insurance and the person cannot work due to the disability.

Also to be observed: Foster children, stepchildren and grandchildren have to live in the household in order to enter the family insurance.

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**Note:** Family members covered by family insurance may earn a maximum of 455 € per month, otherwise they have to insure themselves.

## What if parents have private health insurance?

The free family insurance in the statutory health insurance is excluded for the child if

- both parents are privately insured **or**
- if one parent is privately insured and earns more than the statutory insured parent **and** the income of the privately insured parent is above the compulsory insurance limit (2020: approx. € 5,200 gross monthly). The exclusion only applies if the parents are married to each other or are registered partners and the matter concerns biological children.

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**Note:** The insurance status of the child cannot be changed. If the circumstances change (e.g. the level of income changes), free family insurance can be considered again.

## What about family members who are not EU citizens?

In principle, they can also be insured if they can provide appropriate proof of kinship. Not the nationality, but rather the family connection to the EU national insured person in Germany is decisive. However, with family insurance only treatments within the European Union can be settled.

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**Note:** If you have difficulties with the health insurance company, contact a clearing location for health insurance.

