

Important information about family insurance

Who can be co-insured on a non-contributory basis?

- Married and same-sex partners as defined by the LPartG [registered partner law]
- Biological children
- Foster children who live with the foster parents
- Adopted children or children who are going to be adopted and are already in the care of the adoptive family
- Stepchildren and grandchildren

Children are insured

- until they reach the age of 23 (1 day before their 23rd birthday) if they are not gainfully employed.
- until they reach the age of 25 (1 day before their 25th birthday) if they attend school/university full-time. Please enclose a current school or study confirmation.

An extension beyond the age of 25 is possible if the child has completed statutory basic military or civilian service by 30 June 2011 or took part in statutory voluntary service from 1 July 2011 and this service interrupted or delayed school or vocational training. The family insurance is extended for the duration of the service, but for a maximum of 12 months. In this case, please enclose a confirmation of length of service.

Stepchildren or grandchildren are also insured if they live and are cared for in the stepparent's/grandparent's household.

If the stepchildren or grandchildren do not live in the household, proof must be provided that they are financially supported (e.g. proof by bank statements).

Exception: If a stepchild or grandchild has additional accommodation, e.g. because they are studying, free of charge insurance can be taken out if they are still part of the household. For the assessment, we require an additional questionnaire completed by you, which we will be happy to send you.

In the case of grandchildren, the additional assessment is not required if one of the child's parents also has family insurance.

Income of family members is taken into account

You can only be insured free of charge if your income is below a certain monthly amount. For 2025, this limit is €535.00 per month. If you have a part-time job, the monthly limit of € 556.00 applies. Always enclose appropriate proof of income.

Income includes:

- Income from employment
- Income from self-employed activity
- Income from renting or leasing
- Income from capital assets (e.g. interest and dividends)
- Taxable alimony payments
- Annuities (including pensions and foreign pensions)
- Other income

If your family member is self-employed, we require further information (e.g. weekly time committed to self-employment). We will be happy to send you a corresponding questionnaire for this information.

Special case: One parent does not have statutory health insurance

If the income of the non-statutorily insured parent exceeded the limit of €6,150.00 per month in 2025, family insurance is not possible.

Unless the parent insured by BKK Pfalz earns more than the privately insured parent. Then non-contributory family insurance is possible.

Please enclose your spouse's current tax statement or proof of income for verification.

Other important notes:

Unemployment benefit II

Since 1 January 2016, recipients of unemployment benefit II have no longer been able to take out family insurance. As a rule, this applies to all persons of working age from the Age of 15. They are insured independently with BKK Pfalz or another statutory health insurance company via the job centre or employment agency.

Do you have any questions? Call us at 0800 / 133 33 00. We would be happy to advise you!

Separate domiciles

If you have separate domiciles, please always state the current address of your family members.

Different surnames/marriage

For spouses and children who do not have the same surname as the member, we require a copy of the marriage or birth certificate. The same applies to name changes during the family insurance period.

Divorce

As long as the other requirements for family insurance are met, spouses are co-insured until the divorce is final. In the event of a divorce, please send us a copy of the judgement (with the final judgement).

Please inform BKK Pfalz immediately of any changes that may affect your family insurance so that we can always ensure that your family members have up-to-date insurance cover.

Irrespective of this, we are obliged to regularly check whether the family insurance can continue to be provided. This usually takes place once a year. You will then receive a questionnaire from us to assess your family insurance.

Thank you very much for filling in the form and for your help!