

**BOSCH****BKK**

I can't cover my child under family statutory insurance – what can I do?

Below, you will find an overview of the reasons for exclusion and possible alternatives.

► Reasons for exclusion from family insurance

- One parent is not covered by a statutory health insurance company.
- The total income of the party not covered under statutory health insurance exceeds 6.150.00 Euro per month (2025).
- The party not covered under statutory health insurance regularly earns more than the parent covered by statutory health insurance.

► 1. Alternative – voluntary insurance with the statutory health insurance company:

- You have the option of insuring your child on a voluntary basis. The contributions are based on monthly income, but amount to at least the limits specified by law.

- **Prerequisite:** The application must be made within 3 months after birth with the statutory health insurance company and the parent covered under statutory health insurance must meet the prior period of insurance.

You can make a relevant application at:
Bosch-BKK.de/freiwillig-versichert



► 2. Alternative – insurance with a private health insurance company:

- You can also take out a private health insurance policy for your child.
- Please contact us first for advice on the advantages and disadvantages.