

99134048017000

Application for and termination of voluntary insurance Authorization

Heruntergeladen am 22.05.2025

<https://fimportal.de/xzufi-services/103574920/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99134048017000
Leistungsbezeichnung I	Application for and termination of voluntary insurance Authorization
Leistungsbezeichnung II	Apply for or terminate voluntary membership of statutory health insurance
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Bewilligung (17)
SDG-Informationsbereich	Haftungs- und Pflichtversicherungsbestimmungen im Zusammenhang mit der Niederlassung oder Beschäftigung in einem anderen Mitgliedstaat

Modul	Sachverhalt
Lagen Portalverbund	Gesundheitsvorsorge (1130100), Krankheit (1130200)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	09.05.2025
Fachlich freigegeben durch	Federal Ministry of Health (BMG)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgeb_5/_9.html https://www.gesetze-im-internet.de/sgeb_5/_188.html https://www.gesetze-im-internet.de/sgeb_5/_191.html
Teaser	<p>Do you belong to a group of people who are not automatically covered by statutory health insurance? Then you can be insured as a voluntary member of a statutory health insurance fund.</p>
Volltext	<p>If your compulsory insurance or family insurance in the statutory health insurance scheme ends and you have no other cover in the event of illness, you will generally become a voluntary member of your previous health insurance fund. You do not need to submit an application for this. Your health insurance company will inform you about the "automatic" continuation of your insurance. In this case, it does not matter how long you were already insured under the statutory scheme.</p> <p>Alternatively, you can also switch to another statutory health insurance fund as a voluntary member after your compulsory insurance or family insurance ends. In this case, you must submit an application for membership to the chosen health insurance fund. You also need a so-called pre-insurance period. This means that you must have had statutory health insurance for a certain period of time in the past.</p> <p>Compulsory insurance in statutory health insurance ends, for example, if</p> <ul style="list-style-type: none"> • Your salary is above the statutory annual income threshold for compulsory insurance, • you become self-employed or become a freelancer or • change to civil servant status.

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Your family insurance ends, for example, because your privately insured parent earns more than your legally insured parent.

If you were not previously covered by statutory health insurance and you meet the requirements, you can apply for voluntary membership of statutory health insurance. Depending on the group of people, you must meet certain requirements.

Statutory deadlines also apply to your application. In most cases, the application deadline is 3 months.

Voluntarily insured persons receive the same benefits from their health insurance company as compulsorily insured persons and can, among other things, co-insure children free of charge.

You can terminate your voluntary health insurance by giving your previous statutory health insurance company

- terminating your contract in due time and
- providing proof of subsequent health insurance.

Erforderliche Unterlagen

For the justification of membership:

- Passport photo for the electronic health card
- Health insurance number or social security number

Depending on the special case, further documents may be required. Please contact your statutory health insurance fund for more information.

For the calculation of contributions if you are not employed by an employer:

- Proof of your income, for example, current income tax assessment notice, remuneration certificates or pension statements

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For the termination of voluntary health insurance:

- Proof of subsequent health insurance with a private insurance company

Voraussetzungen

You can apply to become a voluntary member of the statutory health insurance scheme if

- your statutory insurance obligation ends and you
 - were insured for at least 12 months without interruption immediately before the end of compulsory insurance or
 - have been insured for a total of 24 months in the past 5 years.
- Please note: As a rule, this condition only applies if you change health insurance company at the beginning of your voluntary membership.
- Your family insurance ends and you or the parent who previously co-insured you
 - were continuously insured for at least 12 months immediately before the end of family insurance or
 - have been insured for a total of 24 months in the last 5 years.
- Please note: As a rule, this condition only applies if you change health insurance provider at the beginning of your voluntary membership.
- you take up employment in Germany for the first time and your income from employment is above the statutory annual income limit.
- Your previous statutory membership as an employee ended due to a period of employment abroad and you take up employment again within 2 months of returning to Germany.
- you are severely disabled and you, one of your parents or your spouse or partner have been insured in the statutory health insurance scheme for at least 3 years in the 5 years prior to your application. Most statutory health insurance funds have also set age limits.
- you are a late repatriate moving to Germany and have previously had statutory health insurance abroad.
- you leave the service as a regular soldier.

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To terminate your voluntary membership, you need a subsequent health insurance policy with a private health insurance company or a statutory health insurance fund.

Kosten

You do not have to pay anything for the application.

Verfahrensablauf

You can submit your application for voluntary health insurance by post or - in the case of many statutory health insurance funds - in person at the office or online.

- Fill out the application form from your statutory health insurance fund and submit it to the health insurance fund together with the required documents.
- The health insurance company will check whether you meet the requirements for voluntary membership and inform you of the result.
- If you would like to change your statutory health insurance fund as a voluntary member:
 - Submit a new membership application to the new health insurance company.
 - Your new health insurance company will then take care of terminating your membership with your previous health insurance company. The health insurance funds use an electronic notification procedure for this purpose.
- If you are terminating your voluntary membership in order to switch to private health insurance (PKV):
 - Submit your informal notice of termination to your statutory health insurance company together with proof of subsequent health insurance with a private health insurance company. You can submit the documents by post or - with many statutory health insurance companies - hand them in personally at the office or submit them online.
 - The health insurance company will check whether you meet the requirements for termination of voluntary membership and inform you of the result.

Bearbeitungsdauer

Processing normally takes around 2 to 5 working days. In order for your application to be processed and a decision made quickly, your health insurance company

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	<p>must have the necessary information and any required documents in a complete and meaningful form. The health insurance company decides on applications promptly, whereby the statutory processing period is adhered to in order to protect patients' rights. Please note that the processing time stated is an average value for all health insurance companies. It may vary in individual cases. The exact processing time also depends on the complexity of the individual case and may be longer. The same applies if documents or records are sent to you or your health insurance company by post.</p>
Frist	<p>You apply for voluntary membership of the statutory health insurance scheme no later than 3 months after • your departure from compulsory statutory insurance or family insurance, • the start of your first employment in which you also receive a salary above the annual income threshold, • your return to Germany, • the determination of your severe disability or • the end of your period of service as a regular soldier. As a late repatriate, you must apply for voluntary health insurance within 6 months of moving to Germany or at the latest 3 months after your last receipt of unemployment benefit II. The notice period is 2 months to the end of the month. The date on which the health insurance company receives your notice of termination is decisive. For example: If you cancel your voluntary membership by post on April 29 and the notice is received by your health insurance company on May 2, your membership will end on July 31.</p>
weiterführende Informationen	<p>https://www.gkv-spitzenverband.de/media/dokumente/presse/zahlen_und_grafiken/20250106_Faktenblatt_Rechengroessen_Beitragrecht.pdf</p>
Hinweise	<p>As a rule, you cannot switch from private health insurance to voluntary statutory health insurance. It is only possible to switch to statutory compulsory or family insurance if you meet the relevant requirements.</p>
Rechtsbehelf	<ul style="list-style-type: none"> • Objection • Action before the social court

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Kurztext	<ul style="list-style-type: none"> • Persons who are not required to have statutory health insurance can apply for voluntary membership of a statutory health insurance fund under certain conditions <ul style="list-style-type: none"> • The following are eligible to apply: <ul style="list-style-type: none"> • Employees who are starting employment in Germany for the first time and whose income is above the statutory annual income threshold • Returning employees after a period of work abroad • Severely disabled persons • ethnic German repatriates • Temporary soldiers who are leaving the service • Most people are insured as voluntary members with their previous statutory health insurance fund without having to submit an application. These are <ul style="list-style-type: none"> • Persons whose statutory insurance obligation ends • Persons whose family insurance ends
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Beantragung und Beendigung einer freiwilligen Versicherung Bewilligung, Application for and termination of voluntary insurance Authorization