

When does your self-insurance end?

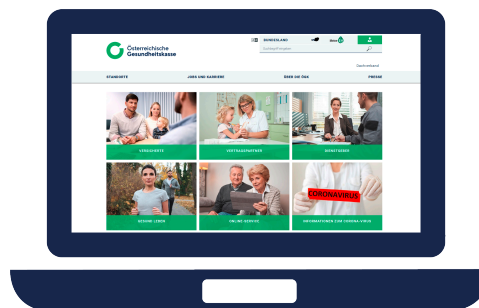
Your self-insurance ends

- on the last day of your marginal employment;
- immediately, if you take a job that offers full insurance (health, accident, and pension insurance);
- immediately, if compulsory insurance health and/or pension insurance is provided (e.g. receipt of unemployment benefits or emergency assistance, military or civil service);
- at the end of the calendar month, if you cancel your self-insurance;
- at the end of the calendar month for which you last paid the contribution in full, if the owed amount is not paid within two months after the end of the month for which it applies.

In the case of a voluntary cancellation or a statutory cancellation for non-payment of contributions, you cannot take out new self-insurance for another three months.

What else is important?

Please inform us about any changes, such as the start of compulsory insurance and/or co-insurance or a change in your residential address.



Contact and more information

Do you have any questions? We will be happy to advise you. You can find your regional contact persons at www.gesundheitskasse.at.



Here you will also find details and the application for self-insurance for marginal employment.

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Self-insurance for marginal employment



What are the requirements?

You can take out self-insurance for marginal employment if:

- you have one or more jobs and earn no more than **551.10 euros** per month in total (as of 2025)
- you do not have compulsory health and/or pension insurance and
- your place of residence is in Austria, an EU and/or EEC country, or Switzerland.



You do not qualify for self-insurance for marginal employment if:

- you receive a statutory pension,
- you work as a farmer, self-employed person, public official, etc.,
- you receive unemployment benefits, emergency assistance, or childcare benefits, or
- you belong to a statutory professional association as a self-employed person (e.g. doctor, attorney, notary, chartered public accountant, or civil engineer).

What does self-insurance provide?

Your self-insurance for marginal employment provides comprehensive health insurance coverage for you and your co-insured dependents at an affordable contribution.

The covered period is also taken into consideration for your future pension.

Through the health insurance, you receive in-kind benefits such as medical appointments and hospital stays as well as financial benefits such as sick pay (6.60 euros/day) or a maternity allowance (11.87 euros/day).

When does your self-insurance begin?

Your self-insurance begins with the start of your marginal employment, when you submit your first request. We must receive your request within six weeks of the start of your work.

Otherwise, your self-insurance will start on the day after your request.

If you are paid by service voucher, your self-insurance begins when you start the first job as long as we receive your request no later than the end of the next month.

How much does the self-insurance cost?

Marginally employed persons can obtain self-insurance coverage for health and pension insurance at a monthly contribution of **77.81 euros** (as of 2025).



Where can you submit your request?

Please submit your request for self-insurance in writing to the Österreichische Gesundheitskasse (the Austrian health insurer) – in the federal state where you are employed.



Which documents do you need?

All we need from you is a completed request for self-insurance for marginal employment.

No other documents are required.

