

## When does your self-insurance end?

### Your self-insurance ends

- on the day before compulsory health insurance begins (for example through a job that provides full insurance, through unemployment benefits, or through military or civil service);
- at the end of the calendar month if you give up your residence in Austria and/or in the EU, EEC or Switzerland;
- in the event of co-insurance, at the end of the calendar month in which you declare your cancellation in writing.

### Your self-insurance ends after a minimum period of six months (as of the end of the calendar month) if:

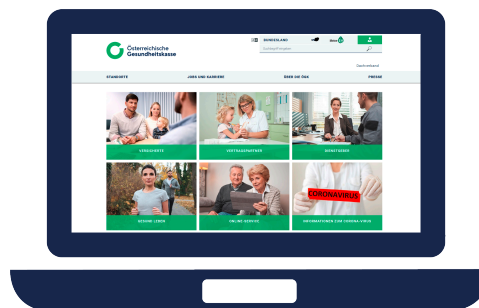
- cancellation is declared without cause, or
- after the end of the second calendar month if contributions are not paid for two months.

Contributions must be paid for a minimum of six months.

You cannot submit a new request for six months after cancelling your self-insurance.

## 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](http://www.gesundheitskasse.at).



Here you will also find details and the application for self-insurance coverage for health insurance.

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## Self-insurance coverage for health insurance



[www.gesundheitskasse.at](http://www.gesundheitskasse.at)

## What are the requirements?

**You can obtain self-insurance coverage for health insurance if:**

- you do not have your own health insurance or co-insurance and
- your place of residence is in Austria, an EU and/or EEC country, or Switzerland.



**You do not qualify for self-insurance coverage for health insurance if:**

- you were previously covered by compulsory insurance under the Trade Social Insurance Act (GSVG) and/or the Farmers' Social Insurance Act (BSVG),
- you had health insurance through a pension institution created by a statutory professional association, or
- you are eligible for statutory health insurance in an EU and/or EEC state or in Switzerland.

## What does self-insurance provide?

Your self-insurance gives you comprehensive health insurance coverage. This covers the costs for medical appointments, hospital stays, medication, medical aids, and much more.

**You are entitled to these in-kind benefits starting on the first day if you can provide proof of:**

- at least six uninterrupted weeks of statutory health insurance immediately preceding self-insurance or
- at least 26 weeks of statutory health

insurance within the last twelve months before the start of self-insurance.

**If you do not have this earlier insurance, there is a waiting period of six months before you can receive benefits.**

This self-insurance entitles you and your co-insured dependents to all of the same in-kind benefits that compulsory insurance provides.

Financial benefits, such as sick pay or a maternity allowance, are not provided.

## When does your self-insurance begin?

Your self-insurance will begin immediately following your cancelled health insurance or co-insurance coverage if your request is received by Österreichische Gesundheitskasse (the Austrian health insurer, ÖGK) within six weeks. Otherwise, it will begin on the day after your request is received.

## How much does the self-insurance cost?

The maximum monthly contribution for voluntary health insurance is **526.79 euros** (as of 2025).



A reduction is possible depending on your economic circumstances.

## Where can you submit your request?

Please submit your request for self-insurance coverage for health insurance in writing to the Österreichische Gesundheitskasse – in the federal state where you live.



## Which documents do you need?

**In order to process your request quickly, we will also need:**

- a copy of your address registration form,
- a copy of your passport or government ID (for foreign citizens) and/or residence title for citizens of third countries.
- If you were previously co-insured by another carrier: confirmation from the health insurance carrier.
- If you were previously insured in the EU and/or EEC or Switzerland: confirmation from the insurance carrier.
- After a divorce: the divorce decree with a legally valid stamp and/or a copy of the divorce settlement.

For a contribution reduction request, we will need all documents relating to your income situation and/or that of your spouse/registered partner (for example income statements, savings).

Self-insured persons who are entitled to welfare assistance are not eligible for a contribution reduction.