



BOSCH

BKK

Statutory or private?

[Bosch-BKK.de](https://www.bosch-bkk.de)

What will be the reasons for you?

Private health insurance: (not) an alternative to Bosch BKK?

Bosch BKK

Private health insurance

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1. The basic principles: fundamentally different?

A main pillar of statutory health insurance is the principle of solidarity: a member of the community of solidarity is not responsible for themselves alone, but rather all members help and support one another.

With private health insurance, the principle of equivalence applies. The contribution amounts are calculated on the basis of the fixed, chosen tariff with a fixed scope of benefits.

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2. Price: does it pay off?

The contribution amount is based on the member's monthly income, from which a percentage amount (with upper limits) is calculated. If a member's salary decreases (e.g. statutory pension), the contribution that they have to pay also decreases. Family members with no income of their own can even be insured at no extra cost.

With private health insurance, a separate contribution must be paid for each insured person – including spouses and children. The tariff amounts are also affected by risk factors (e.g. age, pre-existing conditions). The older or sicker the insured person, the higher the insurance risk and, thus, the contribution amounts. It is not uncommon for contributions to increase with age, and the contribution does not have an upper limit. Even if a person's income decreases (e.g. during an illness, maternity leave, receipt of parental benefits, pension), the contribution amount does not change.

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3. Benefits: does it include everything important?

The scope of benefits included in statutory health insurance is governed by the law and the statutes of the health insurance providers. All of the benefits can be accessed regardless of a person's state of health. As well as sickness benefits, they also include maternity benefits and child sickness benefits as part of "all-round protection". And if you don't need any benefits, you can also choose an optional tariff with Bosch BKK and receive back an annual bonus of up to 350 euros. If other important benefits are still missing, supplementary insurance can be a good alternative.

Entitlement to benefits is specified in an individual contract. When switching to private health insurance, it is common for there to be benefit exclusions and waiting times for claiming benefits. The cost reimbursement principle also applies: this means that the insured person receives an invoice for all of the benefits that they claim, which they have to pay themselves first and then settle with their private insurance provider. Benefits such as sickness benefits and maternity benefits usually have to be covered and paid separately.

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4. Family: is it the best option for my children?

If spouses and children have no income of their own, they are insured at no extra cost and can also take advantage of all the benefits. Here, Bosch BKK also offers special benefits such as medical check-ups and bonus models for children, rooming-in or home help. Even your smallest children can earn some pocket money for activities that demonstrate health awareness.

With private health insurance, separate contributions have to be paid for your children and spouse – even if they have no income of their own. When switching to private health insurance, you will no longer have cost-free access to benefits such as child sickness benefits and maternity benefits. Depending on the size of your family, contribution amounts can become very high.

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5. Switching: can I change my mind...?

With statutory insurance, members have freedom of choice and are allowed to switch to another health insurance provider if they wish. Contracts with a provider run on a 12-month basis with a two-month notice period if you want to terminate the contract. You can switch to a private insurance provider if you are self-employed or your annual salary exceeds certain upper limits.

If you decide to switch from statutory health insurance to private health insurance, this is usually a decision for life. Switching back is only possible in exceptional cases, for example, if your wage decreases and falls below the year-dependent, constantly increasing insurance threshold. Important: it is not possible to switch back to statutory insurance if you are over the age of 55.

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My decision:

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