

Voluntary insurance – contributions from 2026

The contributions for voluntary insurance depend on the type of insurance cover. Below you will find the minimum and maximum contributions for all types of voluntary insurance.

Contributions for voluntary insurance cover

We calculate the monthly contributions for voluntary insurance e.g. for German civil servants, self-insured children, retirees, pensioners, non-employed persons and the part-time self-employed. The calculation is based on a minimum of 1,318.33 EUR (legal minimum threshold) and a maximum of 5,812.50 EUR (social security contribution assessment ceiling). Different contribution rates apply for health insurance, depending on the type of income.

A reduced contribution rate of 14.0 per cent applies, for instance, to German civil servants' income, income from letting and leasing and from capital investments.

For pensions and similar income (e.g. pension payments or annuities), a general contribution rate of 14.6 per cent applies for health insurance.

The TK-specific contribution rate amounts to 2.69 per cent.

For **long-term care insurance**, the contribution rate is 3.6 per cent. Members without children pay a supplementary contribution of 0.6 per cent which means they pay a total of 4.2 per cent.

Insurees with two or more children under the age of 25 receive financial relief. You will find more information on this at [tk.de, search code 2152808](https://tk.de/search/code/2152808).

Are you entitled to cover for civil servants' medical expenses or medical welfare according to the rules and regulations applicable for German civil servants? If so, half the contribution rate (1.8 per cent) applies to you for long-term care insurance. This regulation does not apply to the supplementary contribution as per the Kinder-Berücksichtigungsgesetz [German Child Consideration Act]. The supplementary contribution of 0.6 per cent must be paid in full.

Are you full-time self-employed? For more information on classification and contributions, please visit [tk.de, search code 2004588](https://tk.de/search/code/2004588)¹.

Find out more:

Further information on voluntary insurance is available online at [tk.de, search code 2005020](https://tk.de/search/code/2005020)¹.

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Contributions from 1 January 2026

Types of income	Health insurance			Long-term care insurance	
	general contribution rate 14.60 %	reduced contribution rate 14.00 %	TK-specific contribution rate 2.69 %	contribution rate 3,60 % ²	contribution rate 4,20 % ³
e.g. pensions, annuities, company pensions and income from self-employment in addition to pensions or pension payments	from 192.48 EUR to 848.63 EUR	/	from 35.46 EUR to 156.36 EUR	from 47.46 EUR to 209.25 EUR	from 55.37 EUR to 244.13 EUR
e.g. German civil servants' income, income from letting/leasing, income from capital investments, income from self-employment without pension or without pension payments, etc. (this also applies to children/pupils)	/	from 184.57 EUR to 813.75 EUR	from 35.46 EUR to 156.36 EUR	from 47.46 EUR to 209.25 EUR	from 55.37 EUR to 244.13 EUR

¹ Unfortunately, this information is currently only available in German.

² You will find more information in German for insurees with two or more children under the age of 25 at [tk.de, search code 2152808](https://tk.de/search/code/2152808).

³ Including a supplementary contribution of 0.6 per cent for members without children