

A co-insured person is a person who is not personally insured and who may be covered in terms of health insurance through the affiliation of the main insured. In Luxembourg, a spouse, a partner (civil union, known as PACS) and children can be co-insured with the main insured. Co-insurance is free of charge.



Co-insurance for Luxembourg residents

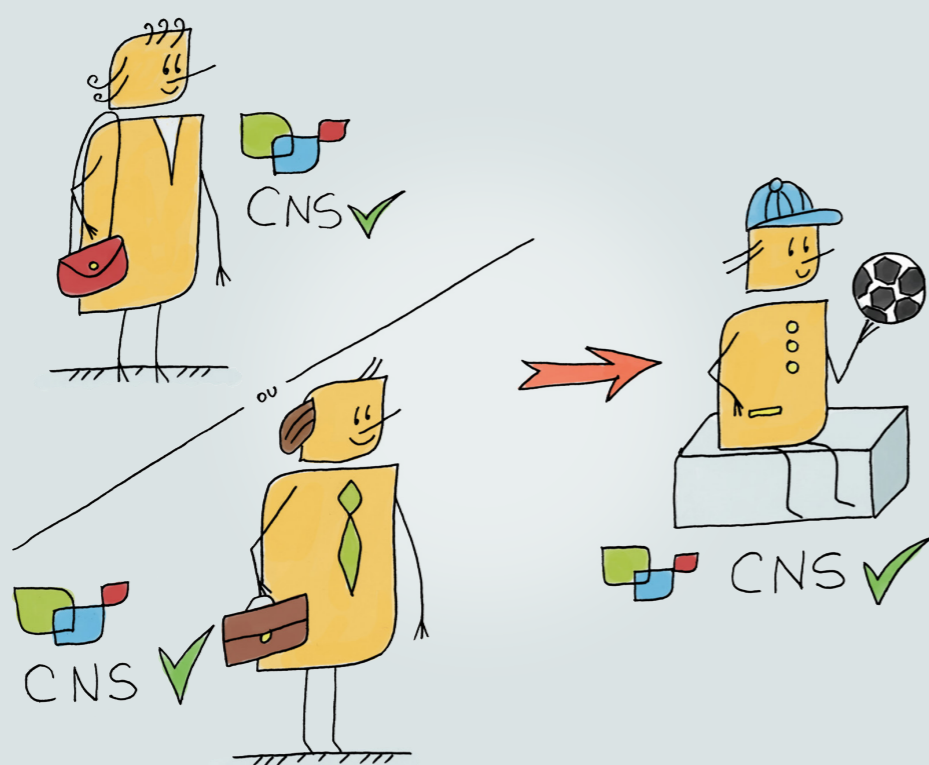
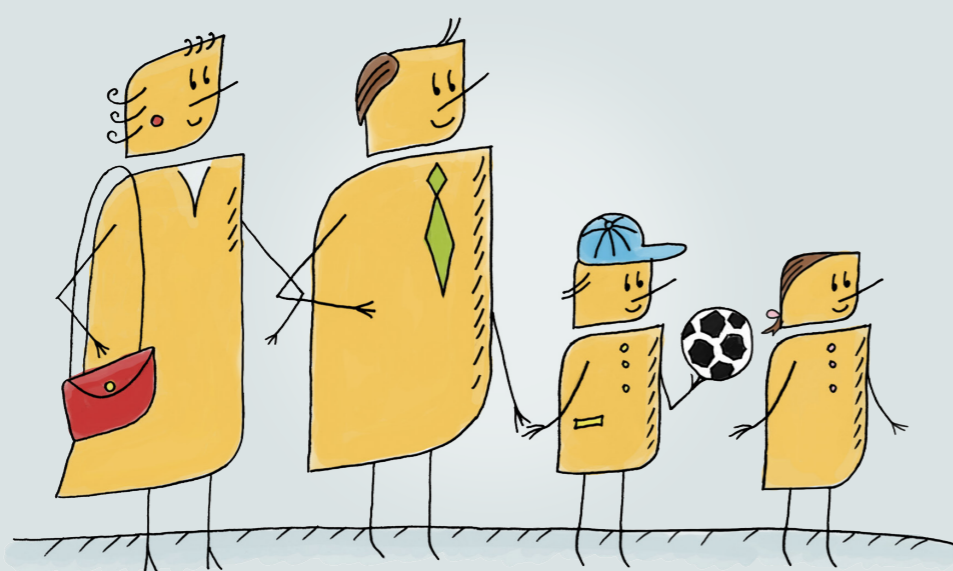
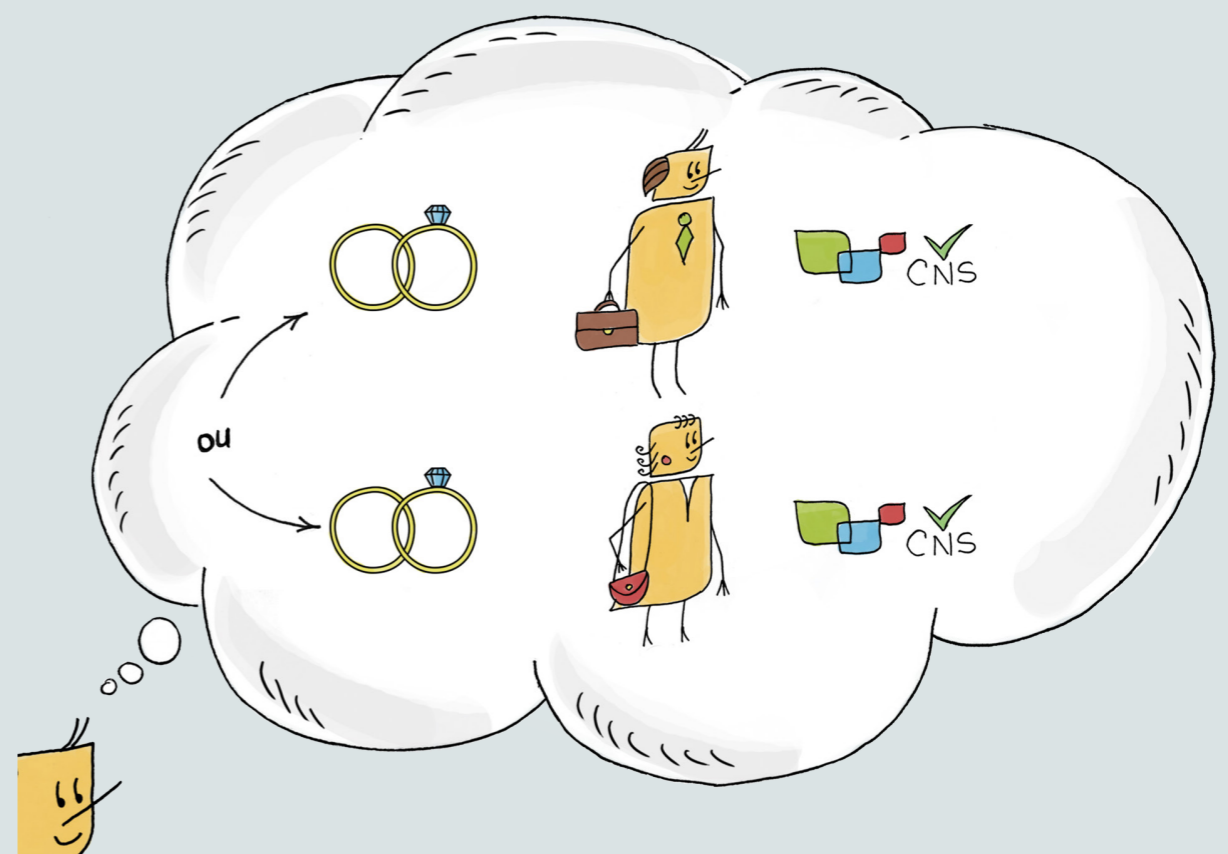
Co-insurance of a spouse / partner

Co-insurance of a spouse or partner is never automatic. A request must be sent to the «Service Coassurance» of the CNS. In certain cases, the CNS must receive a specific document.

If the spouse or partner to be co-insured was personally insured in Luxembourg and their affiliation ends, they simply contact the CNS - Service Coassurance by either phone or email, but only once they have received the confirmation sent out by the «Centre commun de la sécurité sociale (CCSS)».

If the spouse or partner was not insured in Luxembourg and only recently moved to Luxembourg, one of the following scenarios applies:

- The spouse / partner has left a country of the EU, Norway, Iceland, Liechtenstein or Switzerland, and was insured there:
 - personally: a form called E104 issued by the former health insurance fund must be presented to the CNS;
 - as a dependent family member: a certificate of co-insurance issued by the former health insurance fund must be presented to the CNS.
- The spouse / partner has left a country linked to Luxembourg by bilateral agreement (Bosnia-Herzegovina, Cape Verde, Morocco, Montenegro, Tunisia, Turkey, Macedonia, Serbia), and was insured there:
 - personally: a form specifically provided for by the agreement in place (generally, the name of the form ends with 104) issued by the former health insurance fund must be presented to the CNS;
 - as a dependent family member: a certificate of co-insurance issued by the former health insurance fund must be presented to the CNS.
- The spouse / partner has left a country not linked to Luxembourg by bilateral or multilateral agreement: generally, the CNS sends a sworn statement form to be filled out by the spouse / partner to be co-insured.



Co-insurance of a child

Normally, co-insurance of a child born in the Grand Duchy of Luxembourg is automatic. Co-insurance with one of the parents is possible until 29 years of age inclusive, provided that the child to be co-insured has resources below the guaranteed minimum wage for a single person.

A child can only be co-insured with one main insured, either the one he lives with or the one who ensures their maintenance and education. If both parents fulfil these conditions, the child is covered under the insurance of the parent oldest in age.

From the age of the 30, co-insurance is still possible, but only if the child pursues university studies and after authorisation from the CNS.

Co-insurance for residents abroad

A cross-border worker is someone who is personally insured in Luxembourg but lives abroad. The family members may also be co-insured in Luxembourg. However, the legislation of the country of residence determines which family members may be co-insured with the main insured in Luxembourg.

If, upon registration of the cross-border worker and the postal dispatch by the CNS of the international form (S1 / S072 / BL1), the cross-border worker has a spouse / partner or a child to be co-insured, the health fund from the country of residence will inform the CNS by adding the family members on the international form (S1 / S073 / BL1 / BL6). This allows the CNS to co-insure the family members upon receipt of the form.

If the family situation changes (marriage, civil union, birth of a child) and the cross-border worker is already registered in their country of residence through an international form (S1 / S072 / BL1), the insured person must provide to the CNS a certificate of entitlement issued by the health fund of the country of residence. This certificate should prove that the person to be co-insured is a dependent of the cross-border worker in their country of residence (Important: a Belgian cross-border worker must always provide the BL6 form).

If the person to be co-insured does not have a personal file in the National Registry of Natural Persons (registre national des personnes physiques RNPP) / the social security database, the following documents must also be submitted:

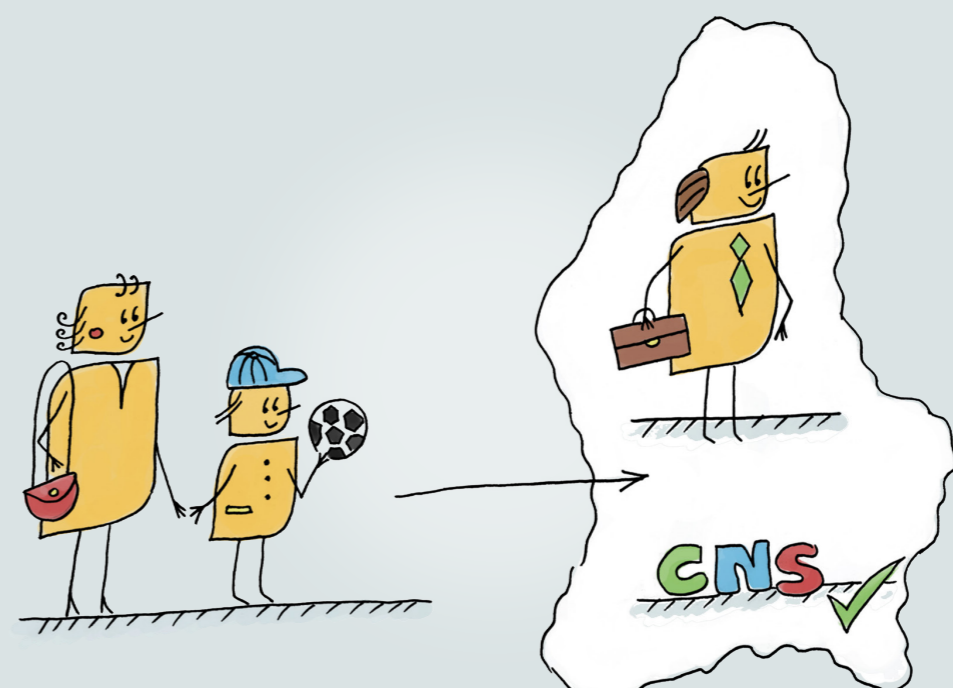
- Co-insurance of a child: the birth certificate as well as a certificate of residence / household composition;
- Co-insurance of a spouse / partner: the marriage certificate or the official certificate relating to the union, as well as a certificate of residence / household composition.

Co-insurance if the family member to be co-insured does not live in the same country as the main insured

In some cases, the main insured lives in Luxembourg but their family members live abroad (in a country linked to Luxembourg by bilateral or multilateral agreement).

If the family members are not insured in their country of residence, co-insurance is possible. However, the health fund of the country of residence where the family members live must contact the CNS (using the form E001 or E107, for instance) to request the form S1M / F (formerly known as E109) to be issued.

This request must be submitted by the health fund of the country of residence. It serves as proof to the CNS that the family members are not otherwise insured in their country of residence.



More information:

www.cns.lu > Insured person > Private life > Insuring family members