



# Care Insurance Moving Cost Subsidy

HEK & Butler Umzüge GmbH — Your Guide to Pflegegrad Moving Support

If you or a loved one holds a recognized Pflegegrad, you may be entitled to substantial financial support for moving to a more accessible home. This guide walks you through everything you need to know about the HEK long-term care subsidy program and how Butler Umzüge GmbH can help make the process smooth and stress-free.

# What Is This Subsidy About?

## The Partnership

HEK (Hanseatische Krankenkasse) and Butler Umzüge GmbH work closely together to help individuals with a recognized care degree access moving cost support. HEK's long-term care fund (Pflegekasse) provides financial assistance for measures that improve the living environment — including relocation to a more accessible home.

This collaboration ensures that care-dependent individuals and their families are not left to navigate complex insurance paperwork alone.

## Why It Matters

For many people living with a care need, remaining in an unsuitable home — one with stairs, narrow doorways, or inaccessible bathrooms — can seriously compromise safety and independence. Moving to a barrier-free or ground-floor apartment can transform daily life.

The HEK subsidy program exists precisely to remove the financial barrier that might otherwise prevent an eligible person from making this life-improving move. With up to €4,180 available per person, the support is meaningful and practical.

# Who Is This For?

This guide is designed for individuals with a recognized Pflegegrad (care degree 1 through 5) and their caregivers or family members who are considering a move to a more suitable living environment. Whether you are planning ahead or need to act quickly due to a change in health circumstances, understanding your entitlements is the first step.

## Care Recipients

Individuals with Pflegegrad 1–5 who need to relocate to a more accessible home to better manage daily living and care needs.

## Family Caregivers

Relatives and informal caregivers helping to organize and coordinate a care-related move on behalf of a loved one.

## Professional Carers

Care managers and social workers supporting clients through the application and relocation process in a professional capacity.

## OVERVIEW

# The HEK Moving Cost Subsidy at a Glance

The HEK Pflegekasse offers financial support under the category of "measures to improve the living environment" (wohnumfeldverbessernde Maßnahmen). Moving costs to a more accessible home fall squarely within this category, making it one of the most impactful subsidies available to care-grade holders.

# €4,180

## Maximum Subsidy

Per eligible person, per measure. This is the upper limit set by the statutory long-term care insurance framework.

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## Care Degrees Covered

All Pflegegrad levels 1 through 5 are eligible to apply for this environmental improvement subsidy.

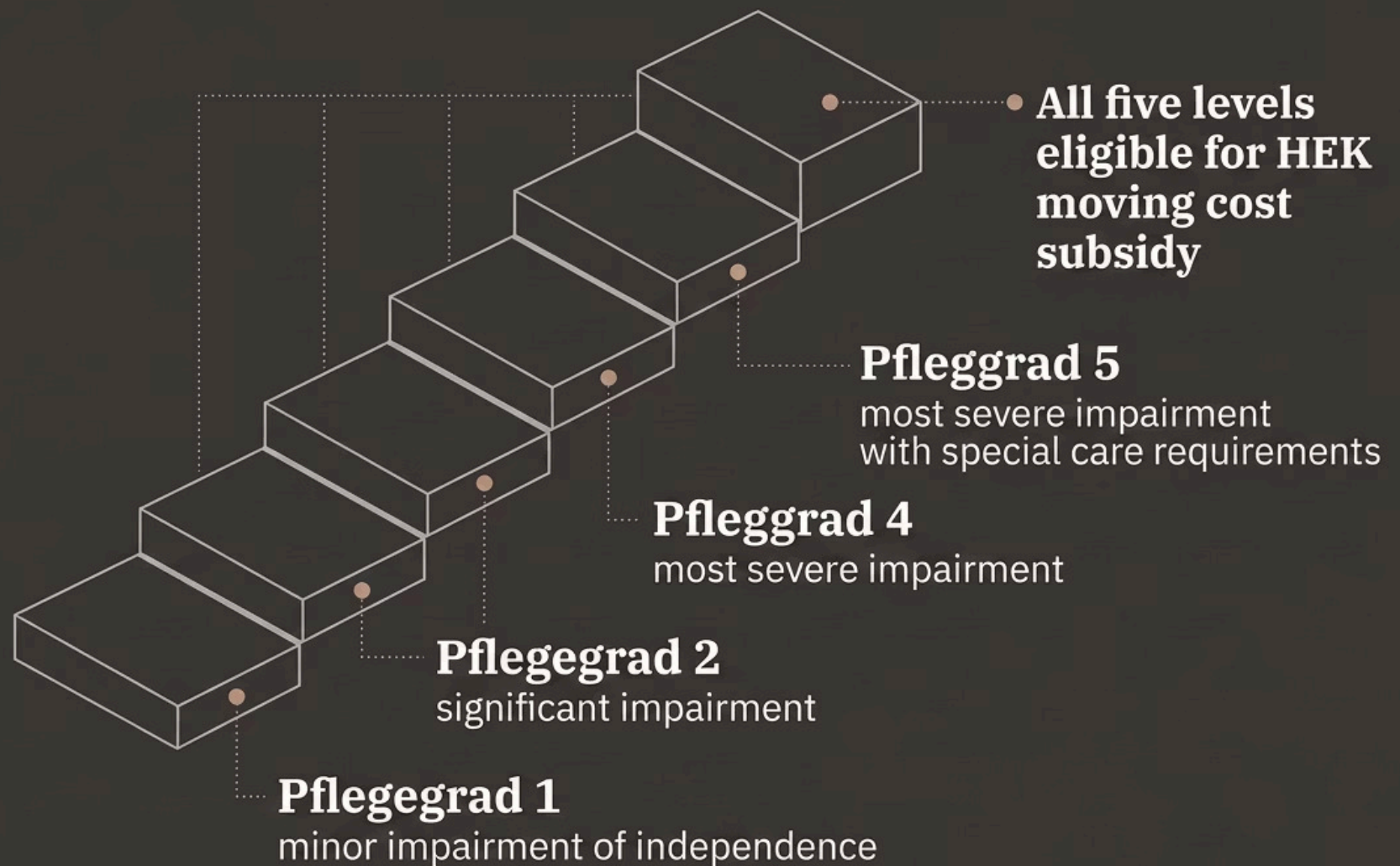
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## Pre-Approval Required

You must receive written approval from HEK before the move begins. Retroactive claims are not accepted.

# Understanding the Pflegegrad System

The Pflegegrad (care degree) is Germany's official classification for the level of care a person requires due to physical, cognitive, or psychological impairment. It is assessed by the Medizinischer Dienst (MD) or MEDICPROOF on behalf of the care insurance fund and ranges from 1 (minor impairment) to 5 (most severe impairment with special care needs).



All five Pflegegrad levels qualify for the moving cost subsidy. Your specific care degree does not affect the maximum subsidy amount — every eligible applicant can receive up to €4,180 toward the costs of a qualifying move.

# Subsidy Amount: Up to €4,180 Per Person

The HEK long-term care fund can reimburse up to **€4,180 per person** for costs associated with moving to a more accessible living environment. This figure is set by the Social Code Book XI (SGB XI) and applies to all statutory care insurance funds in Germany, including HEK.

## What the Subsidy Can Cover

- Moving company fees and labor costs
- Transportation of household goods
- Packing materials and logistics
- Related costs directly tied to the relocation

## Important Financial Details

The €4,180 limit applies per person and per individual measure. If a couple both hold a Pflegegrad and are moving together, each may apply separately, potentially doubling the household benefit to €8,360.

Costs exceeding the subsidy cap must be covered by the applicant. It is therefore important to obtain a detailed quote from your moving company in advance so you can plan your budget accurately.

# Who Qualifies for the HEK Moving Subsidy?

To be eligible for the HEK moving cost subsidy, applicants must meet a set of clearly defined criteria. Understanding these requirements before you begin the application process will save time and prevent disappointment. Here is a full breakdown of the eligibility conditions:

## Recognized Pflegegrad

You must hold an officially recognized care degree (Pflegegrad 1–5) issued by the Medizinischer Dienst or an equivalent assessor. A Pflegegrad that is pending assessment does not qualify — the recognition must be confirmed in writing before your application.

## HEK Membership

You must be insured with HEK (Hanseatische Krankenkasse) as your statutory health and care insurance provider. If your Pflegekasse is with a different insurer, you should contact that fund directly as the subsidy rules are similar across all statutory funds.

## Demonstrable Care Improvement

The move must lead to a measurable improvement in your care situation. This typically means relocating to a ground-floor apartment, a barrier-free home, or a residence closer to a primary caregiver. The improvement must be clearly documented in your application.

## Pre-Move Approval

You must apply for and receive written approval from HEK before your move takes place. Moving first and applying for reimbursement afterward is not permitted under the program rules. Always wait for written confirmation before booking your moving date.

# The Core Condition: Improving Your Care Situation


The single most important eligibility requirement — beyond having a Pflegegrad — is that the move must **significantly improve your care situation**. HEK assessors will evaluate whether the new living environment better supports your daily care needs compared to your current home. This is not a formality; it is the heart of the subsidy's purpose.

## Examples of Qualifying Moves

- Moving from a multi-story home to a ground-floor apartment
- Relocating to a barrier-free or wheelchair-accessible property
- Moving closer to a primary family caregiver to reduce travel time
- Moving to a home where care services can be more easily delivered
- Relocating to assisted living or a care-integrated housing community

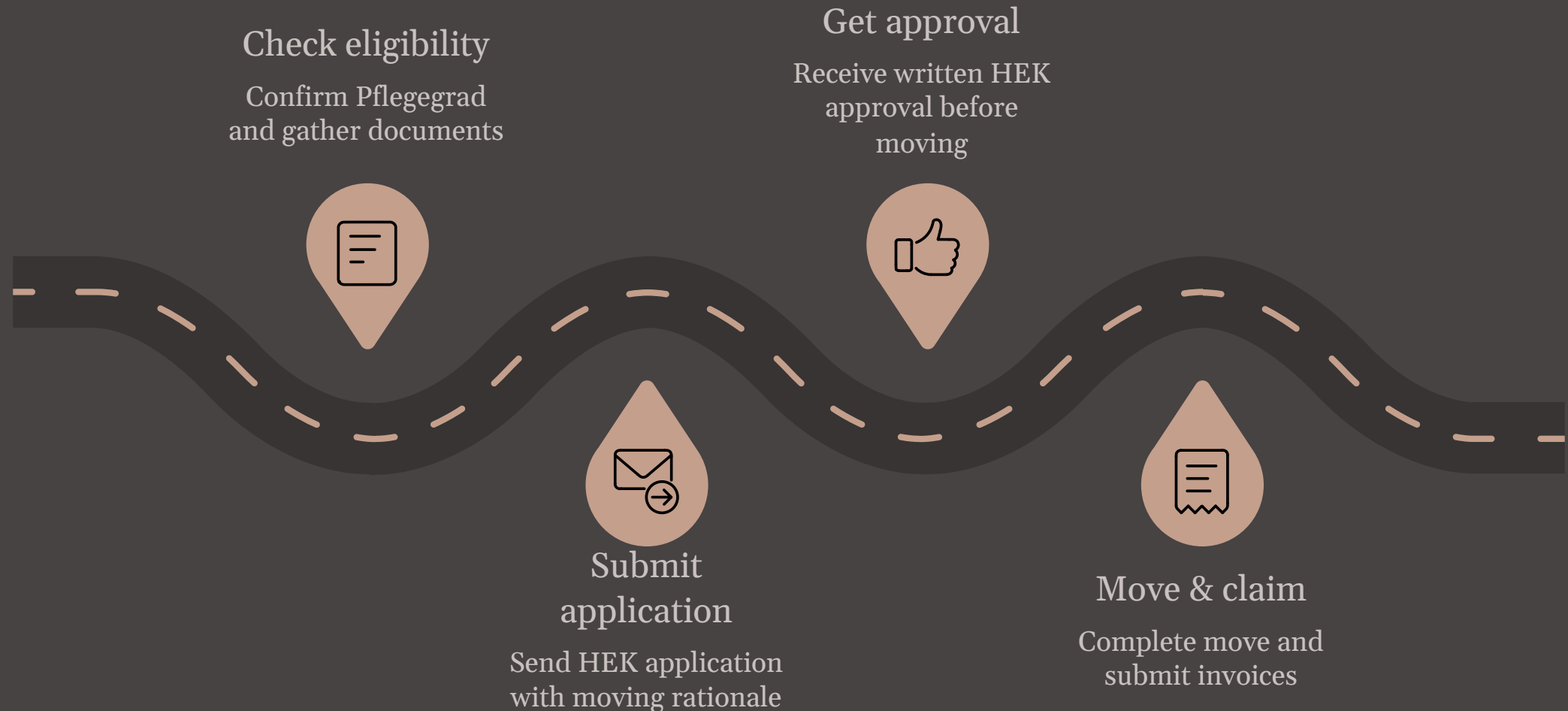
## What Likely Would Not Qualify

- Moving to a similarly configured home without accessibility improvements
- Relocating for lifestyle or preference reasons unrelated to care
- Downsizing moves without a documented care-related rationale

 When in doubt, speak with HEK directly or consult a care advisor before applying. A brief conversation can save weeks of uncertainty.

# The Application Process: Step by Step

Applying for the HEK moving cost subsidy requires careful preparation and strict adherence to the sequence of steps. The golden rule is simple: **approval must come before the move**. Here is how the process works from start to finish.



Each step in this process plays a critical role. Skipping or reordering steps — particularly moving before receiving approval — will result in your claim being denied. Butler Umzüge GmbH can assist you in preparing the documentation required for Steps 1 and 2, and can coordinate directly with HEK on your behalf.

# Step 1: Confirm Your Eligibility and Gather Documents

Before submitting any application, take time to confirm that all eligibility criteria are met and that you have the necessary documentation ready. A complete and well-organized application will be processed faster and is less likely to result in requests for additional information.



## Pflegegrad Certificate

Obtain a copy of your official Pflegegrad recognition letter from HEK or the MD assessment authority. This confirms your care degree and is required with every application.



## Details of the New Home

Prepare a description of your intended new residence, including its accessibility features — ground floor, elevator access, barrier-free design, or proximity to care services.



## Moving Cost Estimate

Obtain a written quote from your chosen moving company. Butler Umzüge GmbH can provide a detailed, insurance-ready estimate that meets HEK's documentation requirements.



## Care Rationale Statement

Prepare a brief written statement — or request one from your care team — explaining why the move is necessary and how it will improve your care situation.

# Step 2: Submit Your Application to HEK

Once your documents are in order, submit your formal application to HEK's Pflegekasse department. The application should clearly articulate the care-related reasons for the move and include all supporting documentation. Here is what a strong application includes:

## Required Application Components


- Completed HEK subsidy application form (available from HEK directly or via the Butler Umzüge guide)
- Copy of your Pflegegrad recognition letter
- Written explanation of how the move improves your care situation
- Description or floor plan of the new residence highlighting accessibility features
- Itemized moving cost estimate from your moving company

## How to Submit

Applications can typically be submitted by post, in-person at an HEK office, or through HEK's online member portal. Check HEK's current submission guidelines for the most up-to-date process.

## Processing Timelines

HEK is legally required to respond within a set timeframe. However, submitting a complete application — with all required documents included from the start — significantly reduces the risk of delays caused by back-and-forth requests for missing information.

 Do not schedule your move until you have received written approval. Verbal assurances are not sufficient.

## Step 3: Receive Written Approval from HEK

After reviewing your application, HEK will issue a written decision. If approved, the letter will confirm the amount of subsidy you are entitled to — up to €4,180 — and outline any conditions or requirements for the reimbursement process.

### If Approved ✓

You will receive a formal approval letter specifying the approved subsidy amount. Keep this letter safe — you will need it when submitting your invoices after the move. You may now proceed to book your moving company and set a date.

### If Additional Information Is Requested

HEK may request supplementary documents or a more detailed explanation. Respond promptly and completely. Butler Umzüge GmbH can help you compile any additional materials needed.

### If Declined ☒

You have the right to appeal (Widerspruch) within one month of receiving the rejection letter. If your circumstances genuinely meet the eligibility criteria, an appeal — ideally with additional supporting documentation — is worth pursuing.

# Step 4: Complete the Move and Submit Invoices

Once you have written approval in hand, you can proceed with your move. After the move is complete, you will need to submit the original invoices from your moving company to HEK to trigger the reimbursement payment. This final step is where proper documentation from your moving company becomes critical.

## What to Submit After the Move

- Original invoice(s) from Butler Umzüge GmbH or your chosen moving company
- Proof of payment (bank transfer confirmation or receipt)
- Your HEK approval letter reference number
- Any additional documents specified in your approval letter

## Direct Billing Option

Butler Umzüge GmbH is experienced in working directly with care insurance providers like HEK. In many cases, they can handle the billing and documentation process on your behalf, reducing the administrative burden on you and your family. Ask Butler Umzüge about direct billing arrangements when you request your quote.

- ✔ Keep copies of all documents — both physical and digital — throughout the entire process. A complete paper trail protects you in case of any disputes or follow-up questions from HEK.

## KEY RULE

# Always Apply Before You Move

This is the single most important rule of the entire subsidy process. HEK does not reimburse moving costs incurred before a formal application has been submitted and approved. The subsidy is specifically designed as a pre-approved benefit — not a retroactive reimbursement program.

## ✗ What Happens If You Move First

If you proceed with your move before receiving written approval from HEK, your claim will be rejected on procedural grounds — regardless of whether you would otherwise have qualified. This is a firm rule with no known exceptions.

## ✓ The Right Order of Events

Submit application → Wait for written approval → Book your moving company → Complete the move → Submit invoices → Receive reimbursement. Following this sequence protects your entitlement and ensures a smooth process.

# Understanding "Wohnumfeldverbessernde Maßnahmen"

The legal basis for the HEK moving cost subsidy is found in §40 of Germany's Social Code Book XI (SGB XI), which covers *wohnumfeldverbessernde Maßnahmen* — measures to improve the living environment. Understanding this legal framework helps you frame your application compellingly and ensures HEK can quickly identify your claim as eligible.

## What the Law Says

SGB XI §40 entitles persons with a Pflegegrad to financial support for measures that make home care easier, enable care in the first place, or allow the person to remain in a home environment (as opposed to moving to a care facility). The subsidy amount of €4,180 is set at the federal level and applies uniformly across all statutory care insurance funds in Germany.

Moving to a more accessible home is explicitly recognized as a qualifying measure when it demonstrably facilitates home-based care or prevents institutionalization.

## Key Legal Terms to Know

- **Pflegekasse:** The long-term care insurance fund within HEK that administers the subsidy
- **Pflegegrad:** Officially recognized care degree (1–5)
- **SGB XI §40:** The statutory basis for environmental improvement subsidies
- **Widerspruch:** Formal appeal against a rejected application
- **Bewilligungsbescheid:** The written approval notice you must receive before moving

# Introducing Butler Umzüge GmbH

**Butler Umzüge GmbH** is a Berlin-based moving company with deep expertise in care-related relocations — known in Germany as *Pflegeumzüge*. They have built their reputation on providing reliable, compassionate moving services to individuals who require extra support and sensitivity during their transition to a new home.

## Berlin-Based

Operating in and around Berlin, Butler Umzüge brings local knowledge and a well-established team to every move — from compact city apartments to larger suburban residences.

## Care Move Specialists

Unlike general moving companies, Butler Umzüge specializes in *Pflegeumzüge*. Their team understands the physical, emotional, and administrative dimensions of a care-related relocation.

## Insurance-Ready Documentation

They are experienced in producing the detailed invoices, quotes, and supporting documents that care insurance providers like HEK require for subsidy claims.

## Direct Billing Capability

Butler Umzüge can handle direct billing arrangements with HEK and other Pflegekasse funds, simplifying the financial process for clients and their families.

# Why Choose a Care Move Specialist?

Not all moving companies are equipped to handle the unique demands of a Pflegeumzug. A care-related move involves more than transporting furniture — it requires sensitivity to the client's physical condition, experience with care insurance documentation, and the ability to coordinate with multiple parties including HEK, care teams, and family members.

## The Challenges of a Care Move

- Clients may have limited mobility or energy, requiring the moving team to take on more physical tasks
- Timing must align with care schedules and health-related constraints
- Documentation requirements for insurance reimbursement are more detailed than for a standard move
- Communication with family members and care professionals is often essential
- The emotional weight of leaving a long-time home requires a compassionate team

## How Butler Umzüge Addresses These Challenges

Butler Umzüge's team is specifically trained to handle all of the above. They work at a pace that suits the client, communicate proactively with everyone involved, and produce documentation that is accepted by HEK without revision. Their familiarity with the Pflegeumzug process means fewer surprises and a smoother experience for everyone.

Choosing a specialist over a general moving company can mean the difference between a stressful experience and a well-managed transition that respects both the client's dignity and their timeline.

# Services Offered by Butler Umzüge GmbH

Butler Umzüge GmbH offers a comprehensive range of moving services tailored to the needs of care-degree holders. Their offerings are designed to minimize physical and administrative burden on clients and their families throughout every stage of the relocation.



## Full Packing Service

The Butler Umzüge team can pack all household items carefully and efficiently, using appropriate materials. This is particularly valuable for clients who cannot safely manage packing themselves.



## Transportation & Logistics

Secure, professional transportation of household goods from the current residence to the new home, with careful handling of fragile or valuable items throughout.



## Insurance Documentation

Preparation of itemized quotes and invoices that meet HEK's specific documentation requirements, reducing the administrative effort required from the client.

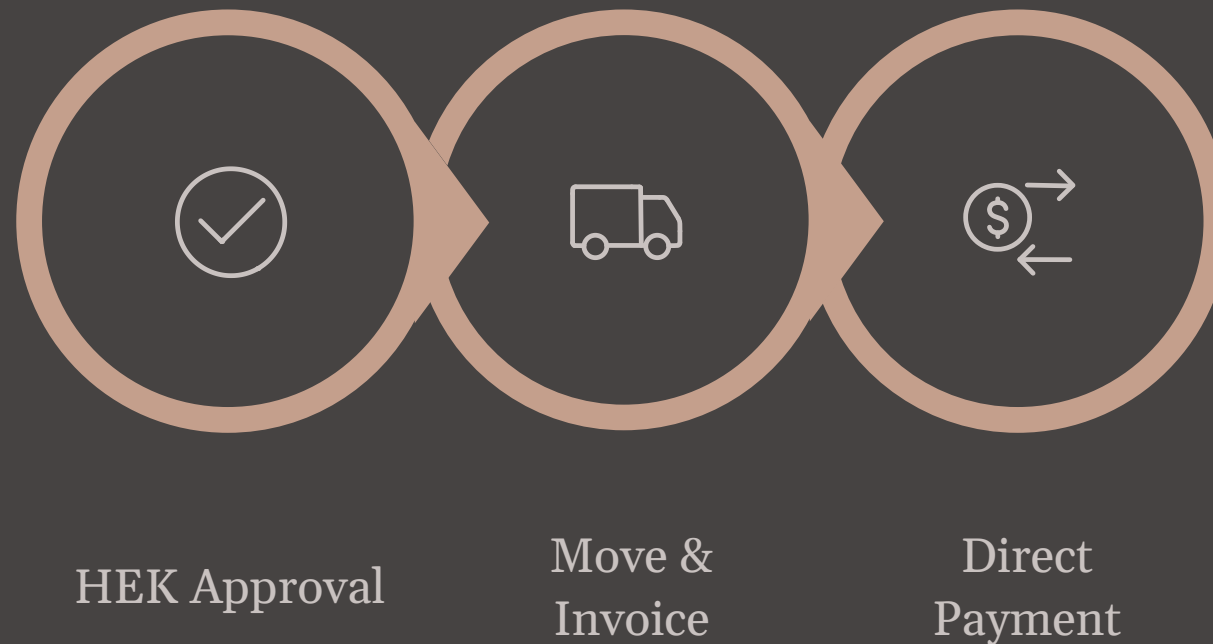


## Direct Billing with HEK

Where possible, Butler Umzüge can bill HEK directly for the approved subsidy amount, so clients only need to cover any costs above the subsidy cap themselves.

# How Direct Billing with HEK Works

One of the most valued aspects of working with Butler Umzüge GmbH is their ability to manage the billing process directly with HEK. This arrangement removes a significant administrative burden from clients and their families, and ensures that the reimbursement process moves as quickly as possible.



Under a direct billing arrangement, the client does not need to pay the full moving cost upfront and then wait for reimbursement. Instead, Butler Umzüge invoices HEK for the approved portion and invoices the client only for any amount beyond the subsidy. This significantly reduces financial stress during an already demanding transition.

# Documentation That HEK Accepts

A common reason for delayed or rejected subsidy claims is inadequate documentation. Butler Umzüge GmbH has extensive experience producing exactly the paperwork that HEK needs to process a claim efficiently. Here is an overview of the key documents involved:

## 1 Itemized Moving Quote

A detailed written estimate breaking down all services and associated costs, submitted with your initial HEK application. This allows HEK to assess the reasonableness of the proposed costs before approval.

## 2 Accessibility Description

A written description or visual documentation (e.g., floor plan or photos) of the new home's accessibility features, demonstrating why the move qualifies under §40 SGB XI.

## 3 Care Rationale Letter

A statement explaining the connection between the move and the improvement of the care situation. This can be provided by a doctor, care manager, or the client themselves.

## 4 Final Invoice

After the move, a detailed invoice from Butler Umzüge matching the pre-approved scope of work. This is submitted to HEK to trigger the reimbursement payment.

## 5 Proof of Payment

Bank transfer confirmation or payment receipt showing that the moving costs were paid. HEK requires evidence of actual expenditure before releasing reimbursement funds.

# Real-World Scenario: How It All Comes Together

To make the process concrete, here is an illustrative example of how a typical HEK-subsidized care move with Butler Umzüge GmbH might unfold from beginning to end.

## Week 1: Initial Consultation

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Maria, 74, holds Pflegegrad 3 and currently lives in a third-floor apartment without an elevator. Her mobility has declined and her care team recommends a ground-floor move. She contacts Butler Umzüge for an initial consultation.

## Week 3–4: HEK Review

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Maria submits her complete application to HEK. HEK reviews the documents and issues a written approval confirming the maximum subsidy of €4,180 within approximately two weeks.

## Week 6: Reimbursement

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Butler Umzüge submits the invoice directly to HEK. HEK processes the payment and reimburses the approved €4,180. Maria pays only the small difference above the subsidy cap.

## Week 2: Application Preparation

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Butler Umzüge prepares an itemized quote and helps Maria compile her application documents — including her Pflegegrad certificate, a description of the new accessible apartment, and a care rationale letter from her doctor.

## Week 5: The Move

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With approval confirmed, Maria books her moving date. The Butler Umzüge team handles all packing, transport, and unpacking with care and sensitivity. The move is completed in a single day.

# Tips for a Smooth Application

Having guided many families through this process, Butler Umzüge GmbH has identified the most common pitfalls and the best practices that lead to fast, successful outcomes. Here are the most important practical tips:

## Do These Things

- Start the application process as early as possible — ideally 4–6 weeks before your intended move date
- Request an itemized quote from Butler Umzüge at your first consultation
- Keep a copy of every document you submit and every letter you receive
- Follow up with HEK if you have not received a response within 3 weeks
- Ask Butler Umzüge about direct billing to minimize out-of-pocket costs
- If two Pflegegrad holders are moving together, submit separate applications for each

## Avoid These Mistakes

- Do not move before receiving written approval from HEK
- Do not submit an incomplete application — missing documents cause delays
- Do not assume that verbal confirmation from HEK staff counts as approval
- Do not use a moving company that cannot produce insurance-compliant invoices
- Do not discard any receipts or payment confirmations until reimbursement is received

# What If My Application Is Rejected?

A rejection from HEK is not necessarily the end of the road. German social insurance law gives applicants the right to formally appeal a decision — a process known as a *Widerspruch*. If you believe your circumstances genuinely qualify for the subsidy, an appeal is worth pursuing.

## → Read the Rejection Letter Carefully

The *Ablehnungsbescheid* (rejection notice) must state the reasons for the decision. Understanding exactly why your application was rejected is the first step toward building a successful appeal.

## → File a Widerspruch Within One Month

You have exactly one month from the date of the rejection letter to file a formal appeal. Missing this deadline forfeits your right to appeal through this channel. Submit your *Widerspruch* in writing, by registered mail if possible.

## → Strengthen Your Application

Address the specific reasons for rejection with additional evidence — a stronger care rationale letter from your doctor, more detailed accessibility documentation of the new home, or a revised moving cost estimate.

## → Seek Professional Support

A *Pflegeberater* (care advisor), social worker, or consumer protection organization (*Verbraucherzentrale*) can provide free or low-cost support in preparing your appeal. *Butler Umzüge* can also advise on common documentation gaps.

# Combining the HEK Subsidy with Other Support

The HEK moving cost subsidy does not have to be your only source of financial support for a care-related move. Depending on your personal circumstances, you may be able to combine it with other benefits and assistance programs to further reduce your out-of-pocket costs.



## Municipal Housing Assistance

Many German municipalities offer additional housing subsidies or relocation support for older adults and people with disabilities. Contact your local Sozialamt (social services office) to find out what is available in your area.



## KfW Accessibility Grants

The KfW development bank offers grants and low-interest loans for accessibility modifications to homes. While this primarily covers renovations, it can complement a care move if modifications are needed in the new property.



## Sozialhilfe (Social Welfare)

If your income and assets are below certain thresholds, the Sozialamt may cover moving costs that exceed the HEK subsidy cap. This is assessed on a case-by-case basis and requires a separate application.



## Charitable Organizations

Organizations such as the Caritas, Diakonie, and AWO sometimes offer additional support for care-related relocations, particularly for individuals in financial hardship. Inquire locally for what may be available.

# The Role of a Care Advisor (Pflegeberater)

If you are feeling overwhelmed by the application process, you do not have to navigate it alone. Under SGB XI §7a, every person with a Pflegegrad is entitled to **free care counseling** from a qualified Pflegeberater (care advisor). This service is funded by the care insurance fund and available to all HEK members.

## What a Pflegeberater Can Do

- Explain your full entitlements under HEK's care insurance program
- Help you assess whether a planned move qualifies for the subsidy
- Assist in preparing and reviewing your application documents
- Advise on combining the HEK subsidy with other support programs
- Support you through the appeal process if your application is rejected

## How to Access This Service

Contact HEK directly to request an appointment with a Pflegeberater. The consultation can take place in person at an HEK service center, by telephone, or — increasingly — via video call. The service is completely free of charge for HEK members with a recognized Pflegegrad.

Butler Umzüge GmbH can also refer you to trusted care advisors in the Berlin area who are familiar with the Pflegeumzug process and HEK's specific requirements.

# Frequently Asked Questions

Here are answers to the questions most commonly asked by individuals applying for the HEK moving cost subsidy through Butler Umzüge GmbH.

## Can I use any moving company, or must I use Butler Umzüge?

You are free to use any licensed moving company. However, the moving company must be able to provide documentation that meets HEK's requirements. Butler Umzüge specializes in this documentation and offers direct billing — advantages that a general moving company may not be able to match.

## Can I apply if my Pflegegrad was recently increased?

Yes. An increase in Pflegegrad can actually strengthen your application if it reflects a worsening care situation that makes your current home increasingly unsuitable. Include documentation of the recent assessment outcome with your application.

## What if the moving costs exceed €4,180?

You are responsible for covering any costs above the subsidy cap. For a larger household or a long-distance move, it is important to get a detailed quote upfront so you can plan your budget. In some cases, additional support from municipal social services may be available.

## Can I apply if I am moving into a care facility?

The §40 SGB XI subsidy is primarily intended to support home-based care. Moves into a full care facility (Pflegeheim) may be treated differently. Consult your HEK Pflegeberater to understand what applies to your specific situation.

# More Frequently Asked Questions

## How long does the HEK approval process take?

HEK is legally required to respond within five weeks of receiving a complete application. In practice, straightforward applications with complete documentation are often processed faster. Incomplete applications will take longer as HEK will need to request missing information.

## Can the subsidy be used more than once?

The §40 SGB XI subsidy for wohnumfeldverbessernde Maßnahmen can be applied for multiple times if the measure is not repeated. However, each application must demonstrate a new and separate care-improvement need. Consult HEK for guidance on repeat applications.

## Is the subsidy taxable income?

Generally, benefits received from statutory care insurance under SGB XI are not considered taxable income in Germany. However, individual tax situations vary and it is advisable to confirm with a tax advisor if you are uncertain.

## What if I am moving from another city to Berlin?

The subsidy applies based on your HEK membership, not your location. Butler Umzüge operates primarily in and around Berlin, making them an ideal partner if you are moving into the Berlin area. For moves originating outside Berlin, discuss logistics directly with the Butler Umzüge team.

# Moving in Berlin: What to Expect

Berlin is one of Germany's most accessible cities for people with care needs, with a wide range of barrier-free housing options across all districts. However, the Berlin rental market is competitive and finding the right accessible apartment requires planning, local knowledge, and sometimes patience.

## Finding the Right Home

Before applying for the HEK subsidy, you will need to identify your intended new residence and be able to describe its accessibility features.

Berlin has several resources to help:

- The Berlin Senate's housing support office (Wohnungsbauförderung)
- Social housing providers with accessible stock (e.g., degewo, GESOBAU, Gewobag)
- Care-integrated housing communities (betreutes Wohnen)
- Private listings via online platforms filtered by accessibility features

## Butler Umzüge's Local Expertise

As a Berlin-based company, Butler Umzüge knows the city's neighborhoods, building types, and logistical challenges intimately. They can advise on which districts tend to have more accessible housing stock and what to look for when evaluating a new apartment for care suitability.

Their team is also familiar with the specific challenges of moving within Berlin's dense urban environment — from parking permits for moving trucks to navigating older building entrances — ensuring that your move proceeds smoothly regardless of where you are moving from and to.

# Preparing Emotionally for a Care Move

A care-related move is more than a logistical event — it is often a significant emotional transition. Leaving a home where you may have lived for many years, surrounded by familiar spaces and memories, can be deeply affecting. Acknowledging this emotional dimension is an important part of planning a successful move.



## Acknowledge the Feelings

It is entirely normal to feel sadness, anxiety, or ambivalence about leaving your current home — even when you know the move is the right decision for your health and safety. Give yourself and your family members permission to grieve the transition while also looking forward.



## Involve Loved Ones

Including family members in the planning and moving process — where possible — can reduce feelings of isolation and help everyone feel invested in the new chapter. Butler Umzüge's team works sensitively with families throughout the process.



## Focus on the Gains

While it is important to honor what you are leaving behind, try to spend time imagining the gains: increased safety, easier access to care, less physical strain in daily life, and potentially more time and energy for the things that matter most to you.

## CHECKLIST

# Pre-Move Checklist: Staying Organized

Use this checklist to track your progress through the HEK subsidy application and moving process. Working through each item in order will help ensure nothing is overlooked and that your move goes as smoothly as possible.

## Before Applying

- Confirm your Pflegegrad is officially recognized (Pflegegrad 1–5)
- Confirm you are a current HEK member
- Identify your intended new home and confirm its accessibility features
- Request an itemized moving quote from Butler Umzüge GmbH
- Obtain a care rationale letter from your doctor or care manager
- Gather all required documents for the HEK application

## During and After the Process

- Submit complete application to HEK Pflegekasse
- Keep a copy of everything submitted
- Follow up with HEK if no response received within 3 weeks
- Receive written approval (Bewilligungsbescheid) from HEK
- Book your moving date with Butler Umzüge
- Complete the move
- Submit final invoice and proof of payment to HEK
- Confirm receipt of reimbursement payment

# How to Get Started with Butler Umzüge GmbH

Taking the first step is often the hardest part. Butler Umzüge GmbH has designed their onboarding process to be as simple and low-stress as possible. Here is how to get the ball rolling:

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## Visit the Butler Umzüge Website

Go to [www.butler-umzuege.de](http://www.butler-umzuege.de) to learn more about their services, read about the Pflegeumzug process, and access the HEK Moving Subsidy Guide they have prepared specifically for HEK members.

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## Request an Initial Consultation

Contact Butler Umzüge by phone, email, or through their website contact form. Their team will schedule a free initial consultation to discuss your situation, assess your needs, and explain the subsidy process in detail.

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## Receive Your Quote

Following the consultation, Butler Umzüge will prepare a detailed, itemized quote that you can submit directly to HEK with your subsidy application. This quote is formatted to meet HEK's documentation requirements.

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## Apply to HEK with Confidence

With your quote and supporting documents ready, submit your application to HEK. Butler Umzüge can advise on the application process and help you compile any additional documentation needed.

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## Move with Peace of Mind

Once HEK approval is confirmed, Butler Umzüge handles everything — from packing to transport to documentation — so you can focus on settling into your new, more accessible home.

# The Butler Umzüge HEK Moving Subsidy Guide

Butler Umzüge GmbH has developed a dedicated online resource to help HEK members navigate the moving cost subsidy process: the **HEK Moving Subsidy Guide**. This guide is freely available on the Butler Umzüge website and provides detailed, step-by-step information tailored specifically to HEK's application requirements.

## What the Guide Covers

- A clear explanation of the §40 SGB XI subsidy and how it applies to moving costs
- Step-by-step application instructions specific to HEK's process
- A downloadable document checklist to keep you organized
- Sample application language and care rationale wording
- Contact information and next steps for getting started with Butler Umzüge

## How to Access It

The HEK Moving Subsidy Guide is available at [www.butler-umzuege.de](http://www.butler-umzuege.de). Simply navigate to the "Pflegeumzug" or "HEK Zuschuss" section of the website. The guide is free to access and requires no registration.

If you prefer to receive the guide in print or have it explained to you in person, Butler Umzüge's team is happy to walk you through it during your initial consultation. The guide is also available in an easy-to-read format suitable for sharing with family members or care professionals.

[Visit Butler Umzüge Website](http://www.butler-umzuege.de)

# HEK: At a Glance

HEK (Hanseatische Krankenkasse) is one of Germany's established statutory health and care insurance funds. Understanding a little about HEK as an institution can help you feel more confident in your interactions with them throughout the subsidy application process.

## Full Name

Hanseatische Krankenkasse — a statutory health insurance fund (gesetzliche Krankenkasse) headquartered in Hamburg, Germany.

## Care Insurance Function

HEK operates a Pflegekasse (long-term care fund) as required by law. This fund administers all care insurance benefits, including the §40 SGB XI moving cost subsidy.

## Member Services

HEK provides a range of member support services including online portals, telephone hotlines, local service centers, and free Pflegeberatung (care counseling) for members with a Pflegegrad.

## National Coverage

Despite its Hamburg origins, HEK serves members across Germany. Benefits and subsidy amounts are standardized at the federal level, so HEK members anywhere in Germany have access to the same €4,180 moving cost subsidy.

# Understanding Your Rights as an HEK Member

As an HEK member with a recognized Pflegegrad, you have legally protected rights that underpin the entire subsidy process. Being aware of these rights empowers you to advocate for yourself effectively throughout your interactions with HEK.

## Your Key Rights

- **Right to apply:** Any HEK member with Pflegegrad 1–5 may apply for the §40 SGB XI environmental improvement subsidy
- **Right to a timely decision:** HEK must respond to your application within five weeks
- **Right to reasoning:** Any rejection must be accompanied by a written explanation
- **Right to appeal:** You may file a Widerspruch within one month of a rejection
- **Right to free care counseling:** You are entitled to free Pflegeberatung under §7a SGB XI
- **Right to data protection:** Your personal and health data is protected under GDPR and German data protection law

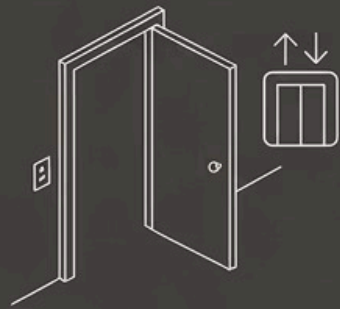
## When to Assert Your Rights

Most HEK applications are handled fairly and efficiently. However, if you feel your application has been unfairly rejected, unreasonably delayed, or that you have not received adequate information, do not hesitate to assert your rights. Germany's social insurance system has robust consumer protections in place.

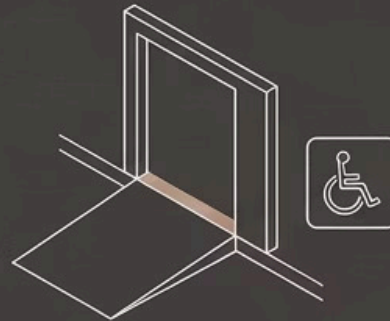
The **Verbraucherzentrale** (consumer advice center) and organizations like the **VdK** (social rights association) offer free or low-cost support to individuals navigating disputes with care insurance funds. Butler Umzüge can point you toward appropriate local resources.

# Accessibility Features That Strengthen Your Application

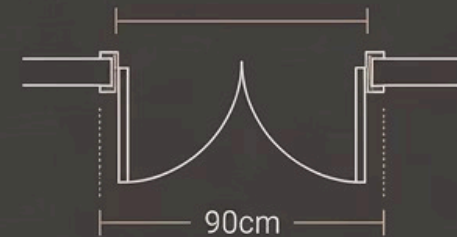
When applying for the HEK subsidy, you need to demonstrate that your new home offers meaningful accessibility improvements over your current residence. Knowing which features carry the most weight with HEK assessors will help you select the right new home and present it compellingly in your application.



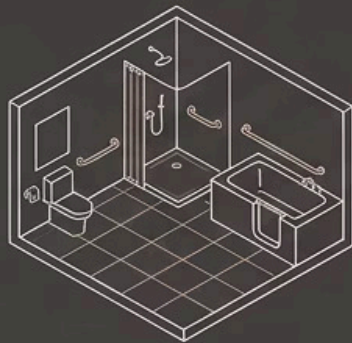
**GROUND-FLOOR or  
ELEVATOR ACCESS**



**BARRIER-FREE  
ENTRANCE**



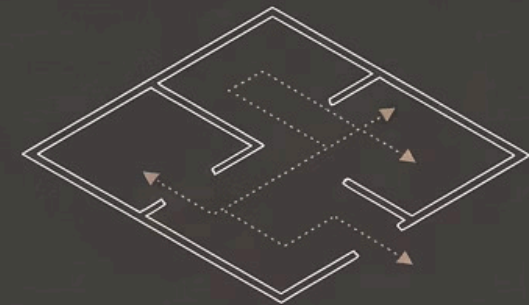
**WIDE DOORWAYS  
(90cm MIN)**



**ACCESSIBLE  
BATHROOM**



**PROXIMITY TO  
CAREGIVER / SERVICES**



**OPEN-PLAN  
LAYOUT**

The more of these features your intended new home offers, the stronger your application will be. Document each relevant feature clearly — with descriptions, measurements, or photographs if possible — and explain specifically how each feature addresses a limitation in your current home.

# Barrier-Free Living: What It Really Means

The term "barrier-free" (barrierefrei) has a specific meaning in German housing law. Understanding this definition helps you evaluate prospective homes accurately and describe them correctly in your HEK application.

## DIN 18040 Standards

German standard DIN 18040 defines barrier-free construction requirements for residential buildings. Key requirements include:

- Entrance routes free of steps, or fitted with ramps meeting gradient requirements
- Doorways with a clear width of at least 90 cm
- Turning areas of at least 150 cm × 150 cm in key rooms
- Accessible bathrooms with floor-level showers or bath access
- Grab rails in appropriate locations
- Controls and switches positioned at accessible heights

## Partially Accessible vs. Fully Barrier-Free

Not all accessible homes meet the full DIN 18040 standard. A home may be described as "suitable for people with mobility limitations" without meeting every technical requirement. For your HEK application, it is important to describe the specific features of your intended home accurately rather than simply labeling it "barrier-free."

HEK's assessors will evaluate the practical improvement to your care situation — so even a partially accessible home that represents a significant improvement over your current situation may qualify. Focus on the delta: how much better is the new home for your specific care needs?

# Supporting Your Caregiver Through the Move

A care-related move affects not only the care recipient but also the informal caregivers — family members, partners, and friends — who provide daily support. The moving process can be physically and emotionally demanding for everyone involved. Here is how to support both the care recipient and their caregivers through the transition.

## Divide Responsibilities Clearly

Identify who will take the lead on each aspect of the move — administrative tasks (HEK application), logistics (coordinating with Butler Umzüge), and personal support (accompanying the care recipient on the day of the move). Clear roles prevent duplication of effort and reduce stress.

## Use Professional Support Where Possible

Letting Butler Umzüge handle the physical moving work — packing, lifting, transport, unpacking — means that family caregivers can focus on providing emotional support to their loved one rather than exhausting themselves with heavy labor.

## Plan for the Day After

The day of the move is often energizing, but the days that follow can feel disorienting as the reality of the new environment sets in. Plan for extra caregiver visits or check-in calls in the first week to support the care recipient in settling in and making the new home feel like home.

## Caregiver Relief Options

If informal caregivers are feeling overwhelmed by the demands of the move on top of their regular caring duties, remember that HEK also offers respite care benefits (Verhinderungspflege) and short-term care benefits (Kurzzeitpflege) that can provide temporary relief during high-demand periods.

# After the Move: Settling In and Next Steps

Once the move is complete and your HEK reimbursement has been processed, the real work of making your new accessible home work for you begins. Here are the practical next steps to take in the weeks following your move to ensure your new environment truly supports your care needs.

## Immediate Post-Move Actions

- Submit your moving invoice and proof of payment to HEK promptly to trigger reimbursement
- Register your new address with HEK and other relevant authorities (Einwohnermeldeamt)
- Notify your care team, GP, and care service providers of your new address
- Confirm that your care services (Pflegedienst) can continue at the new address without interruption

## Making the Most of Your New Home

Beyond the move itself, consider whether additional adaptations to your new home would further improve your care situation. HEK's §40 SGB XI fund covers not only moving costs but also other home modifications — such as installing grab rails, replacing a bathtub with a walk-in shower, or widening doorways — each potentially eligible for a further subsidy of up to €4,180.

A Pflegeberater can advise you on which additional measures may be eligible for support and how to apply for them alongside or following your move.

# Key Takeaways

Here is a summary of everything you need to know about the HEK moving cost subsidy and working with Butler Umzüge GmbH to make a care-related move as smooth and well-supported as possible.

## 1 You May Be Entitled to Up to €4,180

If you hold a recognized Pflegegrad (1–5) and are moving to a more accessible home, HEK's Pflegekasse can cover up to €4,180 of your moving costs under the §40 SGB XI environmental improvement subsidy.

## 3 The Move Must Improve Your Care Situation

The key eligibility criterion is that your new home must offer a demonstrable improvement in your care environment — such as barrier-free access, ground-floor living, or proximity to care services.

## 2 Always Apply Before You Move

Written approval from HEK must be received before your move begins. This is a strict requirement with no exceptions. Start the application process early — ideally 4–6 weeks before your intended moving date.

## 4 Butler Umzüge Specializes in Exactly This

As Berlin's dedicated care move specialists, Butler Umzüge GmbH provides insurance-compliant documentation, direct billing with HEK, and compassionate service tailored to the needs of care-degree holders and their families.

# Your Next Step Starts Here

Let Butler Umzüge GmbH Guide You Through Every Stage

Moving to a more accessible home is one of the most impactful decisions you can make for your long-term wellbeing and independence. With the HEK moving cost subsidy, you have meaningful financial support behind you — and with Butler Umzüge GmbH, you have a specialist partner who knows exactly how to make the process work.

## Visit the Website

Access the free HEK Moving Subsidy Guide and learn more about Butler Umzüge's care move services at **[www.butler-umzuege.de](http://www.butler-umzuege.de)**

## Request a Free Consultation

Contact Butler Umzüge by phone, email, or online form to arrange your free initial consultation. No obligation — just clear, expert guidance.

## Contact HEK

Reach out to HEK's Pflegekasse to request a Pflegeberater appointment or ask questions about your specific eligibility. The service is free for all HEK members with a recognized Pflegegrad.

[Visit Butler Umzüge GmbH](#)

[Visit HEK Online](#)