

Moving Cost Coverage by BKK and Nursing Care Funds

Understanding financial support for relocation needs — a practical guide for care-dependent individuals and their families in Germany.

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Your Partner for Every Move

Butler Umzüge GmbH

Butler Umzüge GmbH is a trusted moving company serving all of Europe, with deep expertise in specialised relocations for elderly and care-dependent individuals. We understand that moving is more than transporting boxes — it is a transition that requires sensitivity, planning, and professional support.

Our team is available Monday to Saturday, 08:00–22:00, to answer your questions and guide you through every step of your relocation.

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Moving with Confidence

We specialise in moves related to care needs, barrier-free housing, and elderly relocation — providing itemised invoices and cost estimates that meet nursing care fund requirements.

Why This Topic Matters

Relocating to a new home is one of life's most significant transitions. For individuals with care needs, the financial dimension of moving can be particularly challenging. Fortunately, Germany's nursing care fund system — affiliated with statutory health insurers like the BKK — provides meaningful financial assistance for medically necessary relocations. Understanding how to access this support can make a profound difference.

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What We Will Cover Today

01

Understanding BKK and the Nursing Care Fund

What these institutions are and how they interact to support care-dependent individuals.

02

Eligibility Criteria

Who qualifies for moving cost coverage and under what conditions.

03

Financial Support & Subsidy Limits

Maximum amounts available and what costs are covered.

04

The Application Process

Step-by-step guidance on applying successfully — before the move.

05

Practical Tips & Resources

Choosing the right moving company, avoiding common mistakes, and finding further help.

CHAPTER

1

Understanding BKK & the Nursing Care Fund

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What is the BKK?

The **Betriebskrankenkasse (BKK)** is a type of statutory health insurance provider in Germany. Originally established by individual companies for their employees, BKKs today serve a broad public. They offer the full range of statutory health benefits, including access to affiliated nursing care funds (Pflegekassen).

Well-known BKK providers include **BAHN-BKK**, **Pronova BKK**, **BKK VBU**, and **Energie-BKK**, among others.

Key Distinction

The BKK itself rarely covers moving costs directly. Financial assistance for relocation is channelled through the associated **Pflegekasse** (nursing care fund) — a legally separate entity that manages care-related benefits.

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The Role of the Pflegekasse

Care Benefit Management

The Pflegekasse administers all benefits related to nursing care, including home care support, care home contributions, and home environment improvements.

Home Environment Improvement

Under §40 SGB XI, the Pflegekasse funds measures that make a home more suitable for care — this includes relocation costs when a move is deemed necessary.

Linked to Your BKK

Every statutory health insurance member has an automatically affiliated Pflegekasse. Applications for moving cost support are submitted directly to this fund.

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Key Terminology at a Glance

Pflegegrad

Care level 1–5, officially assessed by the Medizinischer Dienst (MDK). Determines the degree of care need and eligibility for nursing care fund benefits.

Wohnumfeldverbesserung

"Home environment improvement" — the legal category under which moving costs may be subsidised. Includes accessibility adaptations and relocation to a more suitable home.

Barrierefreiheit

Barrier-free design — residences accessible to individuals with mobility challenges, featuring ramps, wide doorways, step-free access, and adapted bathrooms.

Pflegegutachten

Care assessment report compiled by the MDK. A critical document for any application related to care-funded benefits.

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Eligibility Criteria

Who Qualifies for Moving Cost Coverage?

Financial support for relocation through the Pflegekasse is not automatic — three core conditions must all be satisfied:

1 Recognised Care Level (Pflegegrad 1–5)

The individual must hold an officially assessed and recognised care level. Without this classification, no application to the nursing care fund is possible.

2 Medically Necessary Move

The relocation must be demonstrably necessary — either to enable home care, significantly ease caregiving responsibilities, or restore a more independent lifestyle for the individual.

3 Improved Living Environment

The destination home must be objectively better suited to the individual's care needs than the current residence — for example, through barrier-free access or proximity to caregivers.

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The Care Level System (Pflegegrad)



All five care levels are eligible for nursing care fund support — including moving cost subsidies — provided the other eligibility criteria are also met.

Examples of Qualifying Relocations



To a Barrier-Free Apartment

Moving an elderly individual from a multi-storey house to a ground-floor, wheelchair-accessible apartment with wide doorways and adapted bathroom.



Closer to Family or Caregivers

Relocating a care-dependent person to be geographically closer to a family carer, reducing travel burdens and improving response times in emergencies.



From Multi-Storey to Single-Level

Moving from a home with stairs — which pose a fall risk — to a single-level bungalow or ground-floor flat, enabling safe independent living.

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What Does *Not* Qualify?

Excluded from Coverage

- Moves motivated by personal preference or lifestyle choices unrelated to care needs
- General home upgrades or luxury renovations at the new property
- Retrospective claims for moves completed without prior approval
- Moving costs for individuals without a recognised Pflegegrad

Key Principle

The Pflegekasse funds measures that are **medically and functionally necessary** to improve care conditions. The link between the move and the individual's care needs must be clearly documented and demonstrable.

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Financial Support & Subsidy Amounts

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How Much Financial Support is Available?

€4,180

Per Person

Maximum subsidy for a single care-dependent individual for home environment improvement measures, including relocation costs.

€16,720

Per Household

Maximum total subsidy for households where multiple care-dependent individuals reside together, allowing each person to claim their individual entitlement.

- ❑ These are the maximum subsidy amounts under §40 SGB XI. The actual amount granted depends on individual circumstances and the documented necessity of the move. The subsidy does not need to be repaid.

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What Costs are Covered?

Typically Covered

- Professional moving company fees
- Transportation of furniture and personal belongings
- Packing and unpacking services
- Transport of medical equipment and mobility aids
- Costs related to accessibility modifications at the new home (e.g. ramps, handrails, stairlifts)

Not Covered

- Storage costs not directly related to the move
- Luxury upgrades or non-essential renovations
- Costs incurred before application approval
- Moving expenses unrelated to the care situation

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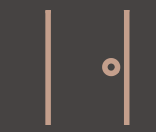
Home Modifications Also Covered

In addition to covering the physical move itself, the Pflegekasse may fund adaptations to the new residence. These modifications are designed to ensure that care-dependent individuals can live as independently and safely as possible in their new home.



Ramps & Stairlifts

Installation of wheelchair ramps or stairlifts to eliminate barriers at entrances and between floors.



Wider Doorways

Widening doorways and hallways to accommodate wheelchairs, walkers, or other mobility aids.



Bathroom Adaptations

Converting standard bathrooms to roll-in showers, or adding grab bars and non-slip flooring.



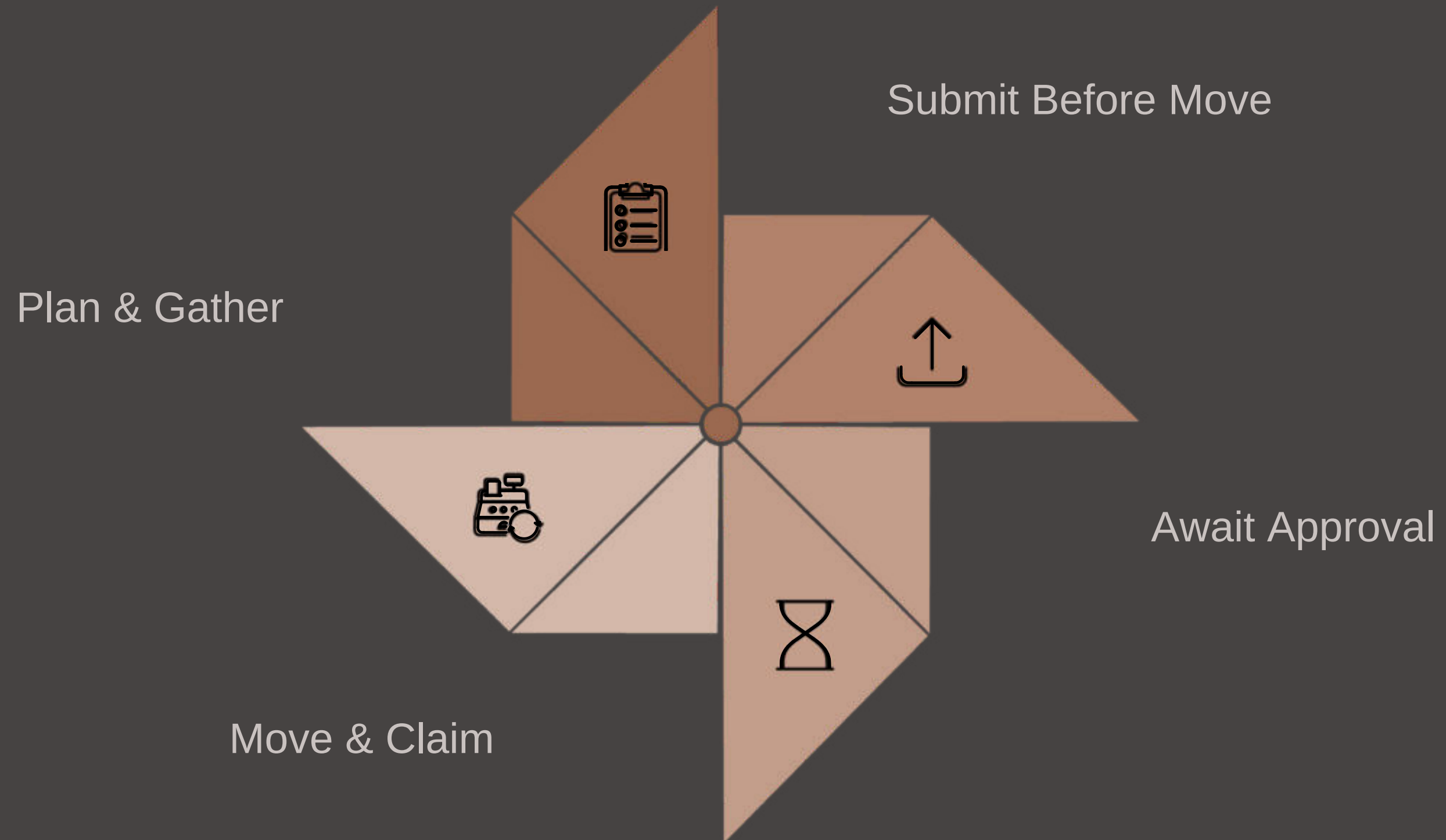
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The Application Process

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The Application Process — Step by Step



Following this sequence precisely is critical. Applications submitted after the move has taken place are almost never approved. Planning ahead is the single most important factor in a successful application.

Critical: Apply Before the Move

This is the most important procedural rule: **applications must be submitted and approved by the Pflegekasse before the move takes place.** Retroactive reimbursement is generally not permitted under §40 SGB XI.

Allow sufficient time — ideally several weeks — between submitting your application and the planned moving date. The Pflegekasse needs time to review your documentation and issue an approval notice.

- ❑ In cases of acute health deterioration requiring an urgent move, special circumstances may be considered. Document the emergency situation thoroughly and contact your Pflegekasse immediately.

Key Rule

No approval = no reimbursement. Never begin your move until you have written confirmation from your Pflegekasse.

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Required Documentation

1. Completed Application Form

The official application for a Wohnumfeldverbesserung subsidy, available from your BKK's website or customer service office.

2. Medical Certificates / Doctor's Notes

Documentation from your GP or specialist confirming the care needs and explaining why relocation to a more suitable home is medically necessary.

3. Care Assessment (Pflegegutachten)

The official care assessment report from the MDK, confirming the recognised Pflegegrad and detailing the level of daily care required.

4. Cost Estimates from Moving Companies

Detailed, itemised quotes from one or more professional moving companies. These help the Pflegekasse assess the financial need and allocate the subsidy appropriately.

Where to Submit Your Application

Applications are submitted to the **Pflegekasse affiliated with your BKK**. Contact details and application forms are available on your BKK's official website. Here are examples from three major BKK providers:

BAHN-BKK

Application form and guidance for Wohnungsanpassungen (home adaptations) including relocation support.

www.bahn-bkk.de

Pronova BKK

Downloadable PDF application form for subsidy on home environment improvement measures.

www.pronovabkk.de

Energie-BKK

Application form for subsidies on home conversion measures under nursing care fund regulations.

www.energie-bkk.de

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What Happens After You Apply?

1

Review

The Pflegekasse reviews your application, documentation, and cost estimates — typically within a few weeks.

2

Decision

You receive a written approval or rejection notice. If approved, the notice will state the maximum subsidy amount.

3

Move

Only after receiving written approval may you proceed with the move. Keep all invoices and receipts.

4

Reimbursement

Submit final invoices to the Pflegekasse. The approved subsidy amount is paid out directly to you.

If Your Application is Denied

A rejection from the Pflegekasse is not necessarily final. You have the right to appeal (**Widerspruch**) the decision within one month of receiving the written notice. To strengthen your appeal:

- Submit additional medical documentation or specialist opinions
- Provide a more detailed explanation of why the move is medically necessary
- Seek support from a social services advisor or patient advocacy organisation
- Consult a legal adviser specialising in healthcare and nursing law if needed

Don't Give Up

Many successful applications are approved on appeal. Incomplete documentation is the most common reason for initial rejections — it can often be rectified.



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Choosing the Right Moving Company

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The Role of Professional Moving Companies

Choosing the right moving company is not just about price — it directly affects the success of your subsidy application. The Pflegekasse requires detailed, itemised cost estimates as part of the application. Professional movers with experience in care-related relocations understand these requirements.



Specialised Packing Services

Experienced movers handle fragile items, medical equipment, and mobility aids with appropriate care and protective materials.



Medical Equipment Transport

Specialist transport of hospital beds, hoists, wheelchairs, and other care equipment requires specific knowledge and handling protocols.



Itemised Invoicing

Detailed, itemised invoices are essential for insurance and reimbursement purposes — a reputable moving company provides these as standard.

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Tips for Choosing a Moving Company

1 Request Multiple Quotes

Obtain at least two or three detailed cost estimates from reputable companies. This not only gives you comparative pricing but also strengthens your application documentation.

2 Verify Specialist Experience

Confirm that the company has experience with care-related moves, including handling medical equipment, mobility aids, and the specific needs of elderly or disabled clients.

3 Confirm Itemised Documentation

Ensure the company can provide fully itemised quotes and invoices that clearly distinguish between different cost categories — essential for Pflegekasse reimbursement.

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Why Butler Umzüge?

All of Europe

We handle moves throughout Germany and across all European countries, with the same high standards wherever you are relocating.

Care-Aware Service

Our team is trained in the specific requirements of care-related moves — from handling medical equipment to working sensitively with elderly clients.

Subsidy-Ready Documentation

We provide fully itemised quotes and invoices that meet the documentation requirements of the Pflegekasse application process.

Available Mo–Sa, 08–22 Uhr

Our team is reachable six days a week for consultations, questions, and planning support — at whatever pace works for you.



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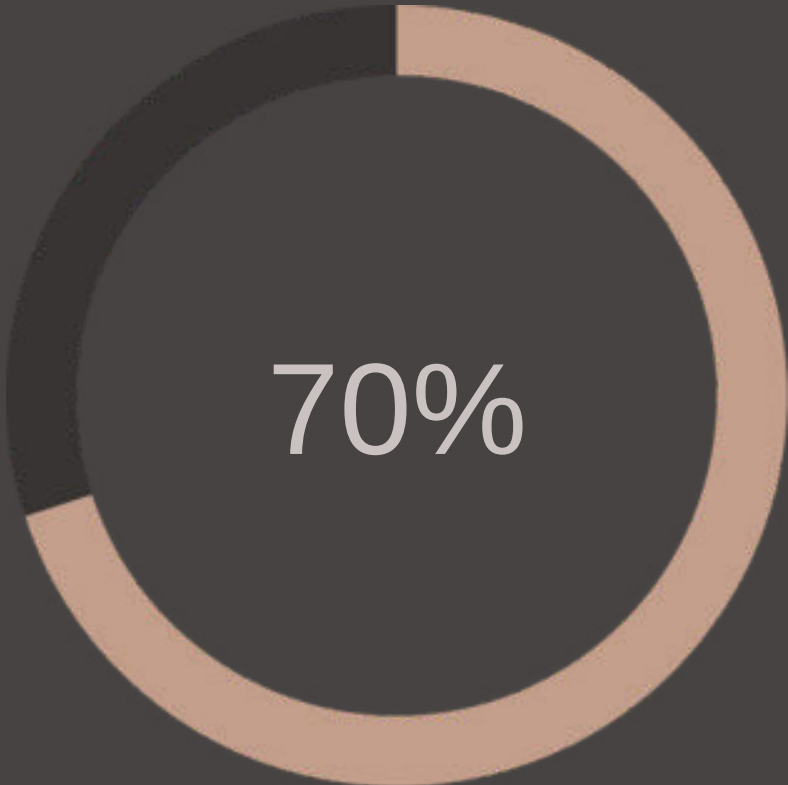
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Benefits of Barrier-Free Living

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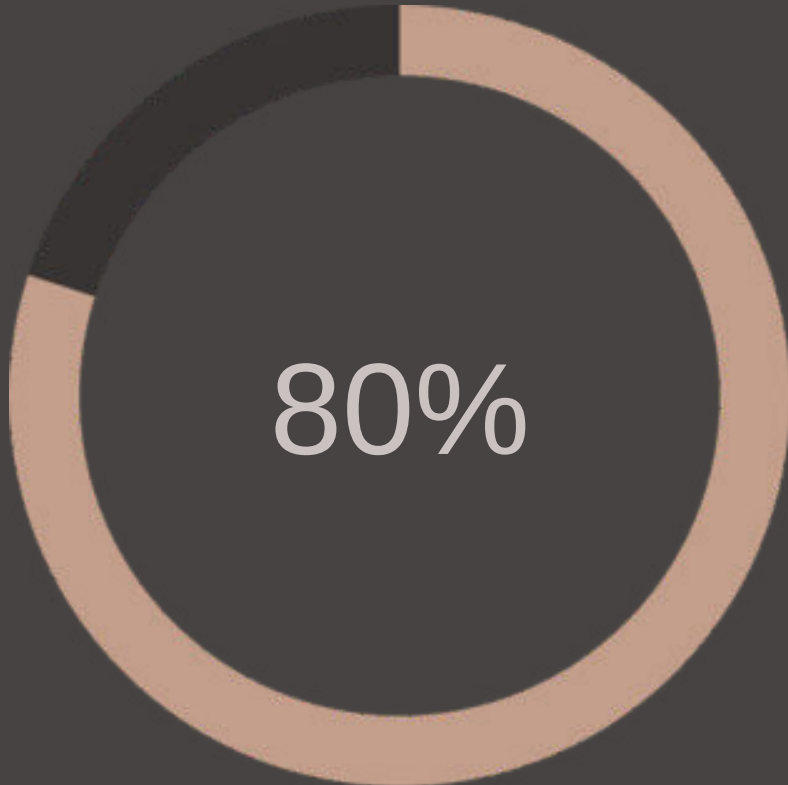


Why Barrier-Free Living Matters



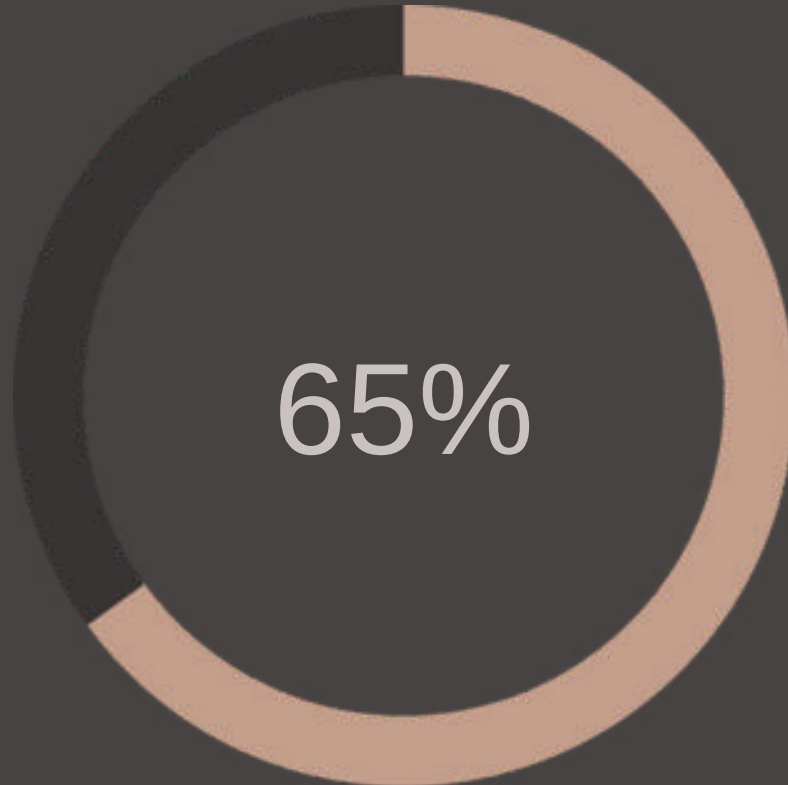
Falls at Home

Of all falls among the elderly occur in the home — barrier-free design significantly reduces this risk.



Prefer Home Care

Of care-dependent individuals prefer to be cared for in their own home rather than in a care facility.



Carer Burden Reduced

Accessible homes significantly reduce the physical and logistical burden on family caregivers.

Benefits of a Barrier-Free Living Space



Enhanced Safety

Dramatically reduced risk of falls, slips, and injuries through step-free access, grab rails, non-slip flooring, and adapted bathroom facilities.



Greater Independence

Well-designed accessible spaces allow individuals to carry out daily activities — washing, cooking, moving around — with less reliance on formal care support.



Improved Quality of Life

Living in a suitable, safe environment has a measurable positive impact on emotional wellbeing and overall quality of life for both the individual and their caregivers.



Easier Caregiving

Accessible homes reduce the physical strain on family members and professional carers, making daily care routines safer and less time-consuming.

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7

Real-World Case Studies

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Case Study: Successful Application

"With the right documentation and a pre-approved application, I received €4,000 in moving cost subsidies — far more than I expected. The process was straightforward once I understood the steps."

The Situation

A 74-year-old woman living in Berlin with **Pflegegrad 3** needed to move to a barrier-free apartment in Potsdam, closer to her daughter who provides daily care support. Her current flat had no lift and required climbing two flights of stairs — impossible with her mobility limitations.

The Outcome

With proper documentation — including her Pflegegutachten, a doctor's letter, and itemised quotes from Butler Umzüge — she received **€4,000 in subsidies** from BKK VBU's Pflegekasse. The application was submitted four weeks before the move and approved within two weeks.

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Case Study: Household with Multiple Care Needs

The Situation

An elderly couple, both with recognised care levels (Pflegegrad 2 and Pflegegrad 3), were living in a house with a garden but no ground-floor bedroom or accessible bathroom. Their adult children, who provided supplementary care, lived 120 km away.

The couple applied to relocate to a purpose-built accessible flat in the same city as their children, significantly improving the caregiving situation for all parties.

The Outcome

By applying as a multi-person household through their affiliated Pflegekasse, the couple were eligible for a combined subsidy of up to **€8,360** (€4,180 each). Both applications were submitted simultaneously and approved before the move. The relocation — handled by a specialist moving company with itemised invoicing — was completed smoothly.

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Common Challenges & How to Avoid Them

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Common Pitfalls — And How to Avoid Them

Applying After the Move

The most common and costly mistake. Always apply and receive written approval **before** the move date. No exceptions.

Incomplete Documentation

Missing medical certificates or a lack of detailed cost estimates frequently leads to rejections. Use the checklist and gather all documents before submitting.

Vague Medical Justification

A generic doctor's note is rarely sufficient. The medical documentation must specifically explain **why** the move is necessary for care purposes.

Not Appealing a Rejection

Many eligible applicants give up after a first rejection. Always appeal with additional documentation — a high proportion of appeals succeed.

Additional Financial Aid Options

The Pflegekasse subsidy is often the primary source of support, but it need not be the only one. Explore these additional avenues to maximise your financial assistance:

→ Local Government Programmes

Many German states (Bundesländer) and municipalities offer supplementary grants for barrier-free housing adaptations and elderly relocation needs. Contact your local Sozialamt for details.

→ KfW Bank Accessibility Loans

The KfW development bank offers low-interest loans and grants for home accessibility modifications under its "Age-Appropriate Conversion" programme (KfW Programme 455-B).

→ Charitable Organisations

Organisations such as Caritas, Diakonie, and AWO provide advice and sometimes direct financial assistance for elderly individuals facing relocation challenges.

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9

Frequently Asked Questions

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FAQs — Eligibility & Coverage

Q: Does the BKK directly cover moving costs?

Not as a standard health insurance benefit. Moving cost support is provided through the affiliated **Pflegekasse** under the home environment improvement provision (§40 SGB XI), not through the BKK's health insurance branch.

Q: Who is eligible for relocation subsidies?

Individuals with a recognised **Pflegegrad 1–5** who are relocating to a home that is demonstrably better suited to their care needs. The move must be medically necessary — not a matter of personal preference.

Q: Can I receive support if I don't have a Pflegegrad?

No. A recognised care level is a mandatory prerequisite. If you believe you have care needs but have not yet been assessed, contact your health insurance provider to initiate the Pflegegrad assessment process before applying for any subsidies.

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FAQs — Financial Questions

Q: What is the maximum subsidy amount?

Up to **€4,180 per person**, or approximately **€16,720 per household** where multiple care-dependent individuals are relocating together. These amounts are subject to eligibility criteria being fully met.

Q: Are all moving costs reimbursable?

Only costs directly related to improving the living environment for care purposes. Professional moving fees, transport of medical equipment, and accessibility modifications are covered. General expenses unrelated to care needs are not.

Q: Can I also get support for home modifications instead of moving?

Yes. If you choose to adapt your current home rather than relocate, you may still receive up to **€4,180** for accessibility modifications such as bathroom adaptations, ramps, or stairlifts under the same provision.

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FAQs — The Application Process

Q: Can I apply retroactively after the move?

Generally no. The Pflegekasse requires applications to be submitted and approved **before** the move takes place. Retroactive claims are rarely granted and are usually rejected outright.

Q: What if I need to move urgently due to a health emergency?

In cases of acute health deterioration requiring an immediate move, exceptions may be considered. Document the emergency situation thoroughly, contact your Pflegekasse immediately, and explain the urgency in writing.

Q: What should I do if my application is denied?

File a formal appeal (Widerspruch) within one month of receiving the written rejection. Provide additional documentation and consider seeking support from a social adviser or healthcare law specialist.

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Key Takeaways & Next Steps

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Key Takeaways

1. Check Your Pflegegrad First

A recognised care level (Pflegegrad 1–5) is the gateway to any nursing care fund support. If you haven't been assessed, start there.

2. Apply Before You Move

The pre-approval requirement is absolute. Submit your application well in advance and wait for written confirmation before proceeding.

3. Document Everything

Strong applications are supported by detailed medical documentation and itemised cost estimates. Never submit an application with incomplete paperwork.

4. Subsidies of up to €4,180

Eligible individuals can receive up to €4,180 per person — a significant contribution that makes barrier-free relocation financially accessible.

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Your Next Steps



Confirm Your Pflegegrad

Contact your health insurance provider to confirm your current care level or initiate an assessment if you have not yet been classified.



Gather Your Documentation

Collect all necessary documents: medical certificates, care assessments, and itemised quotes from professional moving companies.



Contact Your Pflegekasse

Reach out to the nursing care fund affiliated with your BKK to discuss your specific situation and obtain the correct application forms.



Submit Your Application

Submit the completed application with all supporting documentation well before your planned moving date — and wait for written approval.

Contact Butler Umzüge for Your Move

Butler Umzüge GmbH is your experienced partner for care-related and specialist relocations throughout Germany and all of Europe. We provide the subsidy-ready documentation you need, and the compassionate, professional service you deserve.

Get in Touch Today

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We Are Here to Help

Whether you have questions about the subsidy application process, need an itemised quote for your Pflegekasse application, or are ready to book your move — our team is available six days a week to guide you every step of the way.

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