Health Insurance for Family Members and New Sick Leave Regulations as of August 2025
by Radu Eröss (Tax Advisor)

On July 28, 2025, Law 141/2025 regarding "certain fiscal and budgetary measures" (the "**Law**") enters into force. Among other things, this law introduces new regulations regarding health insurance contributions in Romania.

The law changes the system in such a way that many individuals who were previously covered under health insurance free of charge will now be required to contribute 10% of their income—either through their own contributions or through voluntary co-insurance by an insured person.

This applies, for example, to individuals on parental leave, recipients of unemployment or other social benefits, recipients of minimum income for social integration, church and monastery personnel, war veterans, participants in the revolution, etc.—which also makes it relevant for employers.

New Voluntary Co-Insurance Rules

Persons who are currently co-insured without paying contributions (e.g. spouses, parents without their own income) will lose this status as of September 1, 2025, according to the law.

Certain exceptions apply. All children up to the age of 18, young people aged 18 to 26 who are students (including high school graduates and university students), will continue to be insured under the health system. The same applies to individuals with disabilities, pregnant women, children in foster care, people in detention, and several other legally defined vulnerable categories.

Under the new regulation, an insured person who pays CASS (health insurance contributions) on their income (e.g., salary, pension, various allowances, rental income, self-employment, copyright income, etc.) can voluntarily co-insure their spouse or parents without income by paying an annual supplementary health insurance contribution of 10%, calculated on six gross minimum wages (currently 4,050 RON per month), per co-insured person.

In 2025, the co-insurance contribution—based on the minimum wage as of January 1— amounts to 2,430 RON. Anyone applying from September 1 to co-insure a spouse or parent without income does not have to pay the full amount when submitting the declaration.

According to Law 141/2025, payment is made in two installments:

- 25% upon submission of the declaration (607.50 RON)
- 75% no later than May 25 of the following year (1,822.50 RON)

The calculation is based on the gross minimum wage as of January 1 of the year in which the declaration is submitted. Co-insurance through submission of this single declaration entitles the co-insured person to receive the basic package of public health services, just like individuals who pay health insurance contributions on their own income.

The co-insurance is valid for 12 months from the date of submission of the declaration. A new declaration must be filed for renewal.

What Needs to Be Done Starting September 1?

Individuals who are currently considered as co-insured spouses or parents free of charge will lose this status on September 1. Anyone wishing to apply for voluntary co-insurance for a dependent person from this date onward must first submit the appropriate declaration. Payment is then made proportionally (25% upon application, 75% by May 25 of the following year).

Important for Pensioners

Pensioners with income above 3,000 RON must pay a 10% health insurance contribution on the amount exceeding that threshold—as well as on any other income.

Example: A pensioner earning 3,500 RON must pay 10% CASS on 500 RON, i.e., 50 RON.

Reduced Sick Pay Starting August 1, 2025

Starting August 1, 2025, state benefits due to illness-related inability to work will be reduced and tiered, depending on the duration of the sick leave:

- 55% of the calculation base for medical certificates confirming up to 7 days of sick leave
- 65% for medical certificates confirming 8 to 14 days of sick leave
- 75% for sick leave of 15 days or more

For certain illnesses (e.g., cardiovascular diseases) that entitle the insured person to long-term sick leave, the percentage remains unchanged at 75% of the calculation base.

Conclusion

The reform of health insurance contributions, in its current form, represents one of the most significant expansions of contributor categories and aims to correct the current imbalance between contributors and insured persons (6 million contributors versus 16 million insured).

It remains to be seen whether the implementation of these new measures will pose challenges. Employees must be informed in order to avoid misunderstandings regarding potential obligations, should they wish to assume such costs for a family member.

Contact and further information:

STALFORT Legal. Tax. Audit.
Bucharest – Bistrița – Sibiu

Office Bucharest:
T.: +40 – 21 – 301 03 53
F: +40 – 21 – 315 78 36
M: bukarest@stalfort.ro
www.stalfort.ro