Health Insurance in Switzerland

Introduction
By federal law (“Krankenversicherungsgesetz” – KVG), health insurance is mandatory for anyone staying in Switzerland longer than three months. The compulsory basic health insurance policy covers illness, accidents and maternity. For details please check the website of the Federal Office of Public Health: https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung.html
Please note, however, that Swiss health insurance providers are private companies.

You need to prove that your coverage is sufficient within three months after your arrival in Switzerland.

- If you do not have a health insurance in your home country, you have to get one in Switzerland. Please refer to the point “How to get a Swiss health insurance” below.
If you are legally insured by an EU state and have a European health insurance card or if you are covered by a private insurance from an EU or Non-EU country, you can apply for an exemption of compulsory health insurance. Please refer to the point “Guidelines to an exemption from compulsory health insurance” below. If your application gets declined, you have to get a Swiss health insurance within 3 months after your arrival.

How to get a Swiss Health Insurance
Since health insurance providers in Switzerland are private companies, it is best to compare different offers by using an online comparison tool. Proceed as follows:

1. After the information event organized by Global Student Experience, register at the local residents' registration office “Kreisbüro”. A couple of weeks later, you will receive a letter (in German!) from the “Städtische Gesundheitsdienste” telling you that you need a health insurance policy.

2. Go to the website of Comparis (https://en.comparis.ch/krankenkassen/default) to compare the different premiums the companies offer and choose a policy, taking into account the following: As a student, you need to choose an insurance with accident coverage. Please be aware that the insurance companies all offer different insurance models, with some having special offers for international students as well (see page 4, FAQs). Depending on the model you will have a wider choice of medical practitioners, which is mostly linked with a higher premium. In addition to the model, you will have to choose a deductible (“franchise”). This is the cost contribution by the insured person, meaning that your insurance company will only take over your treatment costs after these have reached the amount of your deductible. The higher the deductible, the lower the premium. After having given your personal data and chosen a model and a deductible, you will be able to request a quote from the insurance(s) of your choice. Compare the quotes and choose the best one.

3. Order an offer from the company you have chosen (can be done online).

4. After having received the offer, sign it and send it back to the insurance company.

Take the letter you received from the authorities (see 1), fill in the name of the company you chose on the first page next to “Name der aktuellen Krankenversicherung” and send the letter back.
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Guidelines to an exemption from compulsory health insurance

If you already have a health insurance policy in your home country that meets the requirements of the Swiss mandatory health insurance (https://en.comparis.ch/krankenkassen/info/glossar/leistungen-krankenpflegeversicherung), you can apply for an exemption.

Please note: Travel insurances will not be accepted as sufficient coverage since you will be residing in Switzerland and are no longer travelling. Additionally, no insurance policy with a maximum coverage or a coverage limit will be accepted as equivalent to Swiss health insurance (e.g. if your insurance sets a coverage limit of EUR 100'000 and you would have to cover any additional costs that arise on top of that amount in case of a severe illness). If your insurance sets such a maximum coverage or a coverage limit, you would not be eligible for an exemption from the Swiss health insurance obligation.

If you live in the city of Zurich, please follow the steps below:

1. After your registration at the “Kreisbüro” you will receive a letter from the municipal health authority of the City of Zurich (“Städtische Gesundheitsdienste”). In this letter, you will be asked to prove your health insurance coverage. **Await this letter before taking any further steps.**

2. Depending on the type of insurance you have, you must hand in the following documents (address: Städtische Gesundheitsdienste, Walchestrasse 31, Postfach, 8021 Zürich – new address from 22 September 2020: Eggbühlstrasse 23, Postfach, 8050 Zürich).
   Alternatively, you can apply for your exemption directly online under: https://www.zh.ch/en/gesundheit/krankenversicherung/kvg-befreiungsgesuch.html

   If you are **legally insured by an EU state and have a European Health Insurance Card:**
   - Application form*
   - Copy of your student card
   - Copy of your European Health Insurance Card

   **IMPORTANT:** If you have a European Health Insurance card and plan on working during your exchange stay, you cannot apply for an exemption and need to get a Swiss health insurance. As soon as you are employed in Switzerland, your EU health insurance can deny paying your claim.

   If you are covered by a **private insurance from an EU or Non-EU country:**
   - Application form*
   - Copy of your student card
   - Form A**, signed and stamped by your insurance company
   - Copy of your health insurance card, if available
   - Copy of your insurance policy

   *The Application Form can be downloaded from the following website under instructions and documents → Application forms for applications by post → Application Form: https://www.zh.ch/en/gesundheit/krankenversicherung.html

   **Form A can be downloaded here:** https://www.zh.ch/content/dam/zhweb/bilder-dokumente/themen/gesundheit/krankenversicherung/confirmation_form_a_english.pdf
The municipal health authority will forward your documents to the health authority of the Canton of Zurich (“Gesundheitsdirektion des Kantons Zürich”) for decision. Some weeks later, you will be informed about their decision on your application by letter or if done online by email. Please note that it is not possible to predict how the authorities will decide.

Explanation of terminology used when applying for health insurance

1. **Premium**: This is your monthly payment to the health insurance.
2. **Deductible** or **franchise**: This is the portion of costs paid by the insured person before the insurance will take over. Your insurance will only carry any treatment costs after you have exceeded your deductible. The higher the deductible chosen, the lower the premium fee.
3. **Cost contribution** or **retention fee**: When your deductible has been exceeded, you will have to pay 10% of treatments costs up to a maximum of CHF 700.- per year.

**IMPORTANT:**

- If you live outside the city of Zurich, the procedure might be a bit different. You should ask about it when you register at the municipality.
- Please open letters from the Department of Health and from your health insurance company immediately. If you have any questions, please contact Global Student Experience without delay. Should you miss a deadline, you will be required to pay an expensive imposed insurance premium.
- Further information can be found in a very informative brochures on the website of the Federal Office of Public Health (FOPH): [https://www.bag.admin.ch/bag/en/home.html](https://www.bag.admin.ch/bag/en/home.html)  
  -> Topics -> Insurances -> Health Insurance -> Key points in brief:  
  ➢ «The compulsory health insurance in a nutshell»

Health Insurance – FAQ’s

Is health insurance in Switzerland mandatory?
Yes, it is. Everybody who stays in Switzerland for more than 3 months must have health insurance coverage. You are responsible for ensuring that you have sufficient health insurance coverage.

What happens if I do not get health insurance within 3 months?
You will be assigned to a health insurance plan by the authorities. This can easily amount to several hundred Swiss Francs of cost per month that you would have to bear. Make sure you do not miss the 3-month deadline!

Can I apply for a Swiss health insurance before I leave my home country?
You should wait until you have arrived in Switzerland and have registered at the local residents’ registration office (“Kreisbüro”). You will then be informed by the local authorities about the health insurance obligation. If you live in the city of Zurich, this letter will be sent from the municipal health department (“Städtische Gesundheitsdienste”). If you do not live in the city of Zurich, this letter should come from your local municipal authority.

Will my private health insurance be recognized by the authorities in Switzerland?
If your health insurance meets the Swiss legal requirements and has the same coverage as a Swiss basic insurance (KVG) and your insurance company is willing to sign and stamp the “form A”, you can be exempted from the health insurance obligation in Switzerland. However, decisions are made on a case-by-case basis.

What if something happens to me before I have a contract?
You are covered by the Swiss insurance company of your choice retroactively, since the day you entered Switzerland. All companies are obliged to accept you under the basic insurance plan without requiring a health check.

Can I save insurance premiums if I wait 3 months before I get health insurance?
No, the insurance contract will be backdated and starts on the day you entered the country.

How can I find an insurance company?
Please refer to the section “How to get a Swiss health insurance”.

What are my contributions to the treatment costs?
You generally need to pay the deductible and 10% of the treatment cost (up to 700 CHF/y) yourself. For hospital stays you will have to pay 15 CHF/day (exceptions: students under the age of 25 and women receiving maternity services). Dental treatment is not covered!

Are there special offers for international students that offer sufficient health insurance coverage?
Yes, there are a few companies that offer packages for international students at very reasonable rates, for example swisscare (https://swisscare.com/).

Am I eligible for premium reduction?
Persons living in modest economical circumstances are eligible for premium reduction. You can find further information (in German only) here: www.stadt-zuerich.ch/gud/de/index/gesundheitsversorgung/krankenversicherung/praemienverbilligung.html

I am a EU citizen and insured by the state. Do I still need health insurance in Switzerland?
If you own a European Health Insurance Card, you can apply for an exemption from the Swiss health insurance obligation.

I have a European Health Insurance Card and plan to work in Switzerland during my stay. Do I still need health insurance in Switzerland?
If you plan on working during your stay, you cannot apply for an exemption and need to get a Swiss health insurance. As soon as you are employed in Switzerland, your EU health insurance can deny your claim.

I have questions regarding the health insurance system in Switzerland. Where can I get advice?
Please contact the Incoming Team at Global Student Experience.