



## Compulsory health insurance

### General overview for persons newly arrived in Switzerland

#### Compulsory insurance

**Basic insurance in accordance with the Swiss Federal Law on Health Insurance is compulsory.** If you move to Switzerland, you must take out health insurance **within three months of arrival**. This deadline also applies to newborn children.

The basic insurance offers all those insured the same benefits. You are free to choose your own health insurer. Each person liable for insurance must be included. There are no grounds for rejection such as age, a pre-existing condition etc. under the basic insurance. Each person, including children, pays his own premium (a per capita premium not related to income, no employer contributions). Under the **bilateral agreement with the EU**, the compulsory insurance also extends to family members who are not gainfully employed residing in an EU or an EFTA country. Citizens of certain EU countries may, however, choose to be insured in Switzerland or in their country of origin. Persons insured in the Canton of Basle City in modest economic circumstances may apply for a premium reduction to the Amt für Sozialbeiträge (ASB). More favourable premiums can be obtained by increasing the franchise or entering a health plan (HMO etc..).

If you take out insurance cover promptly, you will be reimbursed for expenditure on benefits covered retroactively to the date on which cover commenced. If you fail to comply with the three-months deadline, you will pay an increased premium and costs already incurred will not be reimbursed.

It is your responsibility to take out health insurance. If you fail to do so, you risk having to pay treatment costs yourself in the event of your falling ill. Persons neglecting to comply with the compulsory insurance requirements may be assigned to a health insurer by ASB.

#### Exceptions to the compulsory insurance

In each case evidence of the existence of insurance cover of equal value is a precondition for exemption from the compulsory insurance. The provisions on exemption are very restrictive. The following persons may be exempted from the compulsory insurance (irrespective of their country of origin or rights of citizenship) on application:

Persons legally insured for the costs of medical care under foreign law, if inclusion under Swiss insurance would involve a double financial burden for them and treatment costs in Switzerland are covered (not valid for EU-/EFTA citizens).

Persons resident in Switzerland as part of an educational or training programme, such as students, scholars, apprentices and trainees.

Lecturers and researchers resident in Switzerland for their teaching or research activities.

Company employees delegated to Switzerland and family members accompanying them.

Persons for whom Swiss insurance liability would result in a marked deterioration of their existing insurance cover and who could either not secure equivalent insurance cover or only obtain it on barely acceptable terms for age (over 55 years old) and/or health reasons (suffering from a severe disease).

**Note:** The enumeration above is definitive. No further reasons of exceptions can be accepted.

**For citizens of the EU, EFTA and Switzerland the following rules also apply in the event of residence in Basel City:**

Category of person	Compulsory insurance in Switzerland if	Insurance in an EU or EFTA country if
<b>Holders of a permanent, annual or short-term residence permit</b>	they are gainfully employed in Switzerland	they are gainfully employed in this EU or EFTA country
<b>Pensioners</b>	a Swiss pension is involved	a pension from the respective EU country is involved
<b>Unemployed persons</b>	a benefit from Swiss unemployment insurance is involved	a benefit from the unemployment insurance of the respective EU country is involved

If you as a citizen of the EU, EFTA or Switzerland have family members resident outside Switzerland, who are not gainfully employed, the following applies to them:

Family members, who are not gainfully employed, of	Right to choose: country of residence or Switzerland if resident in	Insurance in country of residence if resident in	Insurance in Switzerland if resident in
<b>Holders of a permanent, annual or short-term residence permit</b>	AT, DE, FR, FI, IT	DK, ES, LI, GB, HU, PT, SE, all countries outside the EU, EFTA & CH	BE, BG, CY, CZ, EE, GR, IR, IS, LU, LT, LV, MT, NO, NL, PL, SK, SL, RO
<b>Pensioners</b>	AT, DE, ES, FR, FI, IT	DK, LI, GB, PT, SE, all countries outside the EU, EFTA & CH	BE, BG, CY, CZ, EE, GR, HU, IR, IS, LU, LT, LV, MT, NO, NL, PL, SK, SL, RO
<b>Unemployed persons</b>	AT, DE, FR, FI, IT	DK, ES, LI, GB, HU, PT, SE, all countries outside the EU, EFTA & CH	BE, BG, CY, CZ, EE, GR, IR, IS, LU, LT, LV, MT, NO, NL, PL, SK, SL, RO

<b>AT</b>	Austria	<b>BE</b>	Belgium	<b>CH</b>	Switzerland	<b>CY</b>	Cyprus
<b>CZ</b>	Czech Republic	<b>DE</b>	Germany	<b>DK</b>	Denmark	<b>ES</b>	Spain
<b>EE</b>	Estonia	<b>FR</b>	France	<b>FI</b>	Finland	<b>LI</b>	Liechtenstein
<b>GB</b>	United Kingdom	<b>GR</b>	Grece	<b>HU</b>	Hungary	<b>IT</b>	Italy
<b>IR</b>	Ireland	<b>IS</b>	Iceland	<b>LU</b>	Luxembourg	<b>LT</b>	Lithuania
<b>LV</b>	Latvia	<b>MT</b>	Malta	<b>NO</b>	Norway	<b>NL</b>	The Netherlands
<b>PT</b>	Portugal	<b>PL</b>	Poland	<b>SE</b>	Sweden	<b>SK</b>	Slovakia
<b>SL</b>	Slovenia	<b>BG</b>	Bulgaria	<b>RO</b>	Rumania		

With respect to the right to choose of family members, who are not gainfully employed, of pensioners or unemployed persons, it should be noted that your family members have no independent right to chose – the health insurance chosen by the pensioner or the unemployed person will also apply to those family members not gainfully employed. They must be insured by the same health insurer.

A free premium overview may be had from the following address: Swiss Federal Office of Public Health, CH-3003 Bern or over the Internet at: <http://www.praemien.admin.ch/>

The 'Amt für Sozialbeiträge' is responsible for judging applications for exemption in the Canton of Basel City. You may obtain further information from Tel. 061 – 267 86 69 or the following e-mail address: [www.asb.bs.ch](http://www.asb.bs.ch)

Note: **This information sheet provides a general overview of the regulations applying to persons newly arrived in Switzerland. Only the statutory and constitutional provisions shall prevail in assessing individual cases.**