



## **Compulsory health insurance**

### **Information sheet for staff employed in the Swiss sector of EuroAirport Basel-Mulhouse (EAP)**

(Ausgabe 01.2015)

#### **Introduction**

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**1** As a rule, employees of companies operating in the Swiss sector of EAP are subject to Swiss social insurance. This also applies to compulsory health insurance. The arrangements that apply differ according to the employee's place of residence.

#### **Employees resident in Switzerland**

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**2** Employees resident in Switzerland must join the Swiss basic health insurance scheme (KVG<sup>1</sup>).

#### **Employees resident in France, Germany, Italy or Austria who take up a job in the Swiss sector of EAP**

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**3** Once they start their new job, employees in this category have three months in which to join either the Swiss basic health insurance scheme (KVG), or the compulsory health insurance scheme of their country of residence. Whichever choice they make during this time will be final. They will not be able to switch to the basic health insurance scheme of the other country unless their personal circumstances change (see section 4). They will be able to switch from one KVG health insurance contract to a different KVG health insurer once every six months subject to compliance with the notice periods required by the KVG.

#### **Employees resident in France, Germany, Italy or Austria who are already employed at EAP**

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**4** Staff who have been working for an employer in the Swiss sector of EAP for more than three months will have opted for one of the two systems (health insurance in their country of residence or under the Swiss KVG system) when they chose their insurer. In doing so, they will already have exercised their once-only right to choose, referred to in section 3. They will only have a new right to choose in the event of a change in their personal status due to marriage, birth of a child, judicial separation, divorce or widowhood. Under these circumstances, they will have three months from the date on which their status changes in which to move from a Swiss KVG health insurer to the compulsory health insurance scheme of their country of residence or vice-versa.

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<sup>1</sup> Swiss Federal Law on Health Insurance (KVG)

## **Transitional arrangements for staff currently employed who are resident in France**

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**5** Employees whose personal status changed due to marriage, birth of a child, judicial separation, divorce or widowhood after 1 June 2014 will have a new right to choose until 31 May 2015. Until this date, they will be able to switch from their existing Swiss KVG insurer to the French CMU scheme or from the French CMU scheme to a Swiss KVG insurer.

## **Dependants**

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**6** As a rule, working dependants of staff employed in the Swiss sector of EAP must take out health insurance at the location of their employment. Non-employed dependants of staff resident in France, Italy or Austria must be insured in the same country as the member of their household employed at EAP. Non-employed dependants of EAP staff resident in Germany have their own independent right to choose.

## **Further information**

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**7** Further information is available on the Internet at:

[www.asb.bs.ch/krankenversicherung/versicherungsobligatorium.html](http://www.asb.bs.ch/krankenversicherung/versicherungsobligatorium.html)

or

[www.kvg.org/en/](http://www.kvg.org/en/)

or contact:

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This information sheet makes no claim to be exhaustive. In specific cases, the rules laid down by legislation and international treaties will be decisive.