

Compulsory health insurance in Switzerland

Leaflet for all persons moving to the canton of Solothurn

Who must take out compulsory health insurance in Switzerland?

In principle, every person resident in Switzerland must take out health insurance within three months after taking up residence or after the birth in Switzerland. The statutory basic health insurance in accordance with the Federal Health Insurance Act (KVG) is compulsory. The health insurer can be freely chosen. Persons who pursue gainful employment in Switzerland (e.g. cross-border workers) and their family members who are not gainfully employed and who live in an EU or EFTA member state are also subject to compulsory health insurance.

The following persons are exempt from compulsory insurance:

- Persons with gainful employment exclusively in an EU/EFTA state;
- Persons drawing a pension exclusively from an EU/EFTA state;
- Persons who receive unemployment benefits from an EU/EFTA state;
- Members of diplomatic or consular missions and employees of international organisations who have privileges under international law;
- Persons who have been posted to Switzerland by their employer in an EU/EFTA state;
- Persons staying in Switzerland exclusively for medical treatment or a cure (no emergency medical treatment).

If you are not sure whether one of the above-mentioned exceptions applies to you or if you need confirmation of this, the Gemeinsame Einrichtung KVG (GE KVG) will be happy to help you (e-mail: so@kvg.org, telephone: +41 32 625 30 30). Please submit your application directly via the GE KVG online portal (<https://versicherungspflicht.kvg.org/de/>).

Who can be exempted from compulsory health insurance?

Certain groups of persons can be exempted from compulsory insurance. However, they must provide evidence of equivalent insurance cover. The following persons can submit an application for exemption from compulsory insurance:

- Persons staying in Switzerland for the purposes of education or training and family members accompanying them;
- Workers posted to Switzerland from countries with an intergovernmental agreement (non-EU/EFTA) and non-employed family members accompanying them;
- Cross-border workers from Germany, France, Italy or Austria and their non-employed family members;
- Persons who are in possession of a residence permit for persons without gainful employment in accordance with the Agreement on the Free Movement of Persons or the EFTA Agreement;

- Persons for whom affiliation to the Swiss insurance scheme would result in a clear deterioration of the previous insurance cover or the previous cost coverage and who, due to their age (over 55 years) or their state of health, could not take out supplementary insurance to the previous extent or could do so only at barely acceptable conditions;
- Persons who are compulsorily insured under foreign law, provided that affiliation to the Swiss insurance scheme would mean a double burden for them and they have equivalent insurance cover for treatment in Switzerland;
- Persons with an L permit who are gainfully employed in Switzerland, have their centre of life in Germany, France, Italy, Austria or Liechtenstein and reside in Switzerland.

How can I submit an application for exemption from compulsory insurance?

Applications for exemption from the compulsory health insurance obligation, including the required documents, must be submitted in advance or at the latest within three months of taking up residence or employment, in full and electronically via the web portal <https://versicherungspflicht.kvg.org/de/>. Otherwise the conditions for exemption cannot be checked. On the web portal you will be guided through the application step by step.

What happens if I am not insured or not exempted from this obligation?

The municipalities responsible for the residents check that their residents are compulsorily insured and inform them of the consequences of non-compliance. If the responsible municipality does not receive a valid proof of insurance or a decision of the exemption of the insurance obligation, a compulsory assignment to a statutory Swiss health insurer will be made. This may also result in a premium surcharge, which the insured person must bear.

Further information and enquiries:

For compulsory insurance or exemption from compulsory insurance:

- Gemeinsame Einrichtung KVG (GE KVG)
Website: <https://versicherungspflicht.kvg.org/de/>: rubric private persons/compulsory insurance (general information, leaflets and forms)
E-mail: so@kvg.org
Phone: +41 32 625 30 30
- Federal Office of Public Health (www.bag.admin.ch)

On compulsory health insurance (premiums, benefits):

- All recognised Swiss health insurers
- Information on health insurance premiums:
www.priminfo.admin.ch/de/praemien

Note

This leaflet provides a general overview. For the assessment of individual cases, only the statutory and treaty provisions are authoritative.