Health insurance in Switzerland for non-EU/EFTA students:
All you need to know

21 February 2019 | International Master and Exchange Students
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Download this presentation and sample letters from authorities at:

www.ethz.ch/health-insurance-for-students
Important basics: health insurance is mandatory!

- Health insurance is mandatory for everybody who is staying in Switzerland for more than 90 days!

- After arrival, you have 3 months to
  - apply for an exemption (recommended to all EU-students holding the «European Health Insurance Card»)
  OR
  - get a student insurance package or a KVG (regular Swiss) health insurance plan

- Full coverage from the day you entered Switzerland!

- Do not miss the 3 months deadline! Otherwise, you will be assigned a KVG health insurance plan by the authorities - this can become very expensive!
Important basics: basic insurance KVG vs. VVG

- **KVG – VVG: What’s the difference?**
  - **KVG** = Abbreviation for “Krankenversicherungsgesetz”, the law that *determines* the basic health insurance benefits. Its formulation ensures that all health insurance companies offer identical basic health coverage. **-> mandatory to have this or equivalent coverage!**
  - **VVG** = Abbreviation for “Versicherungsvertragsgesetz”, the legal basis for insurance policies under private law. In the health insurance area, *supplemental insurances* fall into this category. **-> not mandatory**
Important basics: What is covered?

- The **coverage provided by the mandatory basic insurance** (KVG) and all student insurance packages (VVG, but coverage according to KVG) is usually sufficient for young and healthy people.

- **Important:** Dental treatment is NOT covered!

- **Accident coverage** is needed if you
  - do not work at all
  - do not work more than 8 hours/week

  -> it is **included in all student insurance packages!**
## What is a deductible («Franchise») & «cost contribution»?

<table>
<thead>
<tr>
<th>Doctor’s bill</th>
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<tr>
<td>treatment &amp; medication</td>
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</table>

### You have to pay:
- To be paid **once per calendar year**.
- You choose your personal deductible when you sign up for your health insurance.
- The higher the deductible, the lower the premiums!

### Deductible

| CHF 300 |

### Cost contribution: 10% of the rest (CHF 1700)

| CHF 170 |

- In addition to the deductible: You pay **10% of the remaining costs** yourself (max. CHF 700/year)

| CHF 470 |

### Your insurance company has to pay:

| CHF 1530 |
## Swiss student insurance package: 3 options

<table>
<thead>
<tr>
<th>1) Academic Care</th>
<th>2) Swisscare</th>
<th>3) Student Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly premiums</strong></td>
<td><strong>Monthly premiums</strong></td>
<td><strong>Monthly premiums</strong></td>
</tr>
<tr>
<td>CHF 90 (CHF 500 deductible)</td>
<td>CHF 65 (CHF 1000 deductible)</td>
<td>CHF 91.70 (CHF 500 deductible)</td>
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<tr>
<td>CHF 105 (CHF 100 deductible)</td>
<td>CHF 83 (CHF 500 deductible)</td>
<td>CHF 96 (CHF 300 deductible)</td>
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<tr>
<td>CHF 110 (CHF 0 deductible)</td>
<td>CHF 99 (CHF 300 deductible)</td>
<td>(rates up to age 26; higher rates for age 26+)</td>
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<tr>
<td>(rates up to age 26; higher rates for age 26+)</td>
<td>(rates up to age 31; higher rates for age 32+)</td>
<td>(rates up to age 25; higher rates for age 25+)</td>
</tr>
<tr>
<td><strong>Cost contribution</strong></td>
<td><strong>Cost contribution</strong></td>
<td><strong>Cost contribution</strong></td>
</tr>
<tr>
<td>None</td>
<td>10%</td>
<td>None</td>
</tr>
<tr>
<td><strong>Payment mode</strong></td>
<td><strong>Payment mode</strong></td>
<td><strong>Payment mode</strong></td>
</tr>
<tr>
<td>Monthly  -  every 3 months  -  every 6 months  -  annually</td>
<td>Monthly  -  every 3 months  -  every 6 months  -  annually</td>
<td>Monthly  -  every 2 months  -  every 3 months  -  every 6 months  -  annually</td>
</tr>
<tr>
<td><strong>Acceptance</strong></td>
<td><strong>Acceptance</strong></td>
<td><strong>Acceptance</strong></td>
</tr>
<tr>
<td>Not accepted in the cantons: <strong>Aargau, Neuchâtel</strong></td>
<td>Accepted in ALL cantons!</td>
<td>Only accepted in the cantons: <strong>Zurich, Vaud</strong></td>
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<tr>
<td><strong>Law</strong></td>
<td><strong>Law</strong></td>
<td><strong>Law</strong></td>
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<tr>
<td><strong>VVG insurance!</strong>  -  -&gt; exemption from KVG obligation is required and integrated in the application process</td>
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How to apply?

- Visit [www.ethz.ch/health-insurance-for-students](http://www.ethz.ch/health-insurance-for-students) -> non-EU/EFTA students

- Scroll down to the step-by-step instructions and follow them very carefully!

Need a Swiss health insurance plan?

Please choose among the following options:

- Academic Care - student insurance package for international students
- Swisscare - student insurance package for international students
- Student Care - student insurance package for international students
- KVG insurance plan
Student insurance packages (VVG insurances): exemption from KVG insurance obligation required!

- Since all 3 student insurance options are based on the VVG law, an exemption from the KVG insurance obligation is required!
- The application for such an exemption is part of the application for the insurance package.
- The exemption application form is «Form A». You have to complete this form as part of your insurance application.
- It will be signed and stamped by your insurance company and will directly be forwarded to the «Gesundheitsdirektion des Kantons Zürich» (Health Department of the Canton of Zurich) by the insurance company.
- The exemption approval is made by the «Gesundheitsdirektion».
  - When you get your approval letter -> check the date until which your exemption is valid!
Exemption from the health insurance obligation: confirmation from the foreign health insurance company for students and trainees/interns
(Paragraph 2 Paragraph 4 of the Health Insurance Ordinance, KVV)

Art. 2 Paragraph 4 KVV states: “Upon application, persons who are staying in Switzerland for training or further education, namely students, trainees and persons undergoing work experience, are eligible for a
6-month exemption from the health insurance obligation for the entire duration of their training or education and for a maximum of 5 years. The competent cantonal government shall confirm the exemption duration. This maximum shall not be extended for any reasons.”

Last name, first name: __________________________________________________________
Date of birth: ___________________ Nationality: _______________________________
Address in Switzerland: _________________________________________________________
Duration of training programme/education: from __________ to __________

The person named above is entitled to full reimbursement, pursuant to the Articles 59 to 61 of the Swiss Health Insurance Act (KVV), as follows, of medical expenses incurred during a stay in Switzerland for the entire duration of training or education.

Federal Health Insurance Act (KVG)

Art. 26 General benefits in the case of sickness
a. Expenses for a stay in the general ward of a hospital;
   f. Medical treatment at a doctor’s surgery;
   g. any treatment in a hospital;
   h. any prescription (including free dispensing of medicines prescribed in accordance with Art. 21).

Art. 27 Compulsory health insurance
1. If the person named above is not covered by the statutory health insurance scheme, compulsory health insurance covers the costs of the same benefits as in the case of sickness.

Art. 28 Accident
In the case of accidents pursuant to Art. 1a para. 2 letter I, compulsory health insurance covers the costs of the same benefits as in the case of sickness.

Art. 29 Maternity
In addition to the same costs as in the case of sickness, compulsory health insurance covers special costs in the case of maternity:

1. These benefits cover:
   a. parturient care as provided by a doctor or a midwife or as prescribed by a doctor during and after pregnancy;
   b. delivery, in hospital or in a semi-hospital establishment by a doctor or a midwife;
   c. necessary assistance in breastfeeding;
   d. care and stay of a healthy newborn child staying with its mother in the hospital.

Art. 30 Legal abortion
In case of (full) uncomplicated pregnancy pursuant to Article 110 of the Criminal Code, compulsory health insurance covers the costs of the same benefits as in the case of sickness.

Art. 31 Dental treatment
Compulsory health insurance covers the costs of dental treatment:

1. if it is caused by a serious and unavoidable defect of the maxillary system, or
2. if it is caused by any other serious disease or its after-effects, or
3. if it is necessary for the treatment of a serious disease or its after-effects.

It also covers the costs of treatment of injuries by the maxillary system caused by an accident pursuant to Art. 1a, para. 2 letter I.

Place, date: ________________________________________________________________
Stamp and signature of the foreign health insurance company: ______________________

please turn over
The communication flow in the city of Zurich

The flow is important to prove your health insurance status
The communication flow (City of Zurich)

1. SG sends you a form and asks you to fill in the name of your Swiss health insurance.
2. You decide on which insurance you are going to choose (Academic Care, Swisscare or Student Care) and apply for it according to the instructions on our website. Part of the application is «form A», a confirmation of matriculation and a copy of your residence permit.
3. Only about 2 weeks later you return the form to SG with the name of your insurance company.
4. SG informs you that your insurance is not a KVG insurance and that they forward your application for an exemption to GD for decision.
5. The insurance company forwards «form A», your confirmation of matriculation and a copy of your residence permit directly to GD.
6. GD informs you about the decision. A copy goes to SG.
Other important points

- Outside the city of Zurich
- Private insurance and non EU/EFTA countries
- Rejection!
- Cancel your student insurance
- In case of illness
- Billing procedure and refund (doctor and hospital)
Live outside the city of Zurich?

For instance: Zollikon etc.

- You will not receive any special letter or reminder that requires you to prove your health insurance status.
- The procedure to prove your status might differ from the one described for the city of Zurich.
- You should ask about it when you register at the municipal administration (Gemeindeverwaltung) for your residence permit.
Citizens of non-EU/EFTA countries holding a private insurance

...that meets Swiss requirements

- (i.e.: covers exactly the same as a Swiss basic insurance according to the KVG law)

- could theoretically also apply for an exemption, BUT:
  - it is EXTREMELY rare that such an exemption request is approved;
  - it is not recommended for exchange/visiting students;
  - rather choose a Swiss insurance right from the beginning!

- (Citizens of EU/EFTA countries without EU health insurance card might forward an exemption request according to our instructions.)
In case of rejection!

- In case your application for an exemption has been rejected by the Health Administration of the Canton of Zurich («Gesundheitsdirektion»)
  → you MUST come and see us IMMEDIATELY!

- Once you have received the refusal letter, your immediate reaction will be extremely important in order to avoid that you will be forcefully insured!
Cancel your health insurance at the end of your stay!

Don’t forget to …

….cancel your insurance…

…after you have de-registered from Switzerland at the end of your stay (Immigration office)
How to cancel your student insurance package before you leave?

- To cancel your insurance you will need the «Abmeldebestätigung/deregistration confirmation» of the city hall (outside the city of Zurich: the municipal administration office). -> Deregistration is possible 30 days before departure at the earliest.

- Inform your insurance company around one month prior to your departure about the exact departure date as well as the actual bank/post account and hand in the above mentioned deregistration confirmation.

- All student insurance providers will refund unused (full) insurance months.

- The refund can be made to your Swiss bank/post account (agree with your bank/post to only close the account once refunds are made).

- If the refund has to be made to your foreign account you will bear the transaction costs – this can become expensive.
What to do in case of illness

- Minor medical problems (e.g. common cold, cough):
  → go to pharmacy and ask for the appropriate medication

- Medical problems that require a doctor:
  - [www.doctor.ch](http://www.doctor.ch) -> check for «General med. practitioner» -> choose a doctor near your home
    -> call for an appointment -> bring your Swiss or European health insurance card with you.
  - «Permanence» [www.permanence.ch](http://www.permanence.ch): medical clinic in the main station and in Oerlikon,
    open 365 days, 7 am – 10 pm -> no appointment needed, but you may have to wait up to 2 hours

- **Important:** the emergency ward of a hospital is reserved for severe illnesses / severe accidents / life-threatening conditions

- If you are unsure whether a treatment is covered by your health insurance: double check with your insurance company!
1. Wait for the doctor's bill (usually comes a few weeks after the treatment) which includes the following:

- bill (including a payment slip; payable within 30 days)
- reimbursement certificate («Rückforderungsbeleg»)
<table>
<thead>
<tr>
<th>Date</th>
<th>Code</th>
<th>Description</th>
<th>Duration (Min)</th>
<th>Rate (CHF)</th>
<th>Total (CHF)</th>
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<tbody>
<tr>
<td>07.01.2002</td>
<td>001</td>
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<td>1</td>
<td>9.57</td>
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<tr>
<td>07.01.2002</td>
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<td>9.57</td>
</tr>
<tr>
<td>07.01.2002</td>
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<tr>
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<td>001</td>
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<td>2</td>
<td>1</td>
<td>9.57</td>
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</table>

**Reimbursement certificate**

**Doctor’s name and address**

**Law (KVG or VVG)**

**Duration of treatment**

**Detailed list of treatment & medicine**
(for each day of treatment)
Usual billing procedure when seeing a general practitioner (doctor)

2. Pay the bill to the doctor within 30 days.

3. Send the reimbursement certificate («Rückforderungsbeleg») to your insurance company.
   - **Academic Care**: by post
   - **Swisscare**: online procedure under «claims» on the Swisscare website
   - **Student Care**: «SWICA invoice app» (take a picture of your bills and send it to SWICA via app) or by post

4. Wait for the money to be paid to your account.

5. **Important**: If your insurance company is too slow with the reimbursement and you are unable to pay the doctor’s bill → call the doctor’s practice and ask them to stop any legal proceeding!
Special billing procedure for students with Swisscare

Claim form

Please complete the following claim form and send it back to our claim service partner Europäische
Instructions and address at bottom of the pages. You can scan to the email address above.

<table>
<thead>
<tr>
<th>INSURED PERSON</th>
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</tr>
</thead>
<tbody>
<tr>
<td>LAST NAME</td>
<td>First name</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male ( )</td>
<td>Female ( )</td>
</tr>
<tr>
<td>Date of birth</td>
<td>(dd/MM/YYYY)</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td>Phone number</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td>Zip / City</td>
<td></td>
</tr>
<tr>
<td>Country of permanent residence</td>
<td>Occupation</td>
<td></td>
</tr>
</tbody>
</table>

Scan to: swisscare-claims@erv.ch
Billing procedure for hospital treatments (practiced by all insurance companies)

- Hospitals (and sometimes even doctors!) send their bills directly to your health insurance company.
  - In this case you will receive the bill for the deductible/cost contribution directly from your health insurance company.

- If the bill comes directly from your health insurance company: you must pay that bill and cannot claim anything back! 😊
Thank you!

Download this presentation and sample letters from authorities at:

www.ethz.ch/health-insurance-for-students

Further, very useful information can be found on the website of the

Federal Office of Public Health

(pdf «The compulsory health insurance in a nutshell»).