

Guidelines to an exemption from compulsory health insurance

If you already have a health insurance in your home country that meets the Swiss requirements, you can ask for an exemption from the Swiss health insurance obligation. If you live in the city of Zurich, please follow the below steps:

1

After your registration at the “Kreisbüro” you’ll receive a letter from the municipal health authority of the City of Zurich (“Städtische Gesundheitsdienste”). In the letter, you will be asked to prove your health insurance coverage. **Please await this letter.**

2

Depending on the type of insurance you have, you must hand in the following documents (address: *Städtische Gesundheitsdienste, Walchestrasse 31, Postfach, 8021 Zürich*):

You are **legally insured by an EU state** and have a **European Health Insurance Card**:

- The “[application form](#)”*
- A confirmation of matriculation (one of the five study confirmations you receive every semester)
- A copy of your European Health Insurance Card

You are covered by a **private insurance** from an EU or Non-EU country:

- The “[application form](#)”*
- A confirmation of matriculation (one of the five study confirmations you receive every semester)
- The “[form A](#)”*, signed and stamped by your insurance company
- A copy of your health insurance card, if available
- A copy of your insurance policy

*Both the “application form” and “form A” can be downloaded from <http://www.gd.zh.ch/kvg>:

Application form: -> Antragsformulare -> “[application form in English](#)”

Form A: -> Bestätigungsformulare -> Studierende -> “[form A in English](#)”

3

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. To get an idea about the content of letters sent by the health authorities please check the samples on our website: www.ethz.ch/health-insurance-for-students. Please note that it is not possible to predict how the authorities will decide.

IMPORTANT:

- If you live outside the city of Zurich, the procedure will be a bit different but similar to the one described above. You should ask about it when you register at the municipal administration (Gemeindeverwaltung) for your residence permit.
- If you have any questions about exemption from the Swiss health insurance obligation, please await the information event that will be held in the first week of the semester. Date and place of this event will be communicated in good time.

Please turn over

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 – so, make sure you don't miss the 3-month deadline!

Can I apply for a Swiss health insurance before I leave my home country?

No, you should wait until you have arrived in Switzerland and applied for your residence permit. You will then be informed by the local authorities about the health insurance obligation. If you live in the city of Zurich, this letter comes from the municipal health department ("Städtische Gesundheitsdienste"). If you don't live in the city of Zurich, the procedure varies from one municipality to the other, but you should get information from your local municipal authority upon registration for your residence permit. If not please ask the local municipality directly about the correct procedures regarding your health insurance coverage.

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. The procedure is described on the reverse side of this sheet.

What if something happens to me before I have a contract?

You are covered by the insurance company you choose afterwards, provided that you get your health insurance within the first 3 months after your arrival. 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?

You can use www.comparis.ch and/or www.priminfo.ch to compare premiums for the Swiss basic Insurance (KVG). Please note that special packages for international students (see next point) do NOT appear on these websites.

Are there cheap student packages that offer sufficient health insurance coverage?

Yes, there are several companies that offer packages for international students at very reasonable rates.

To learn more on special insurance packages for students and all involved procedures please check out the ETH Zurich health insurance website: www.ethz.ch/health-insurance-for-students

For further clarification if needed you may contact the Student Exchange Office (if you are a mobility student) or the International Student Support Office (if you are a regular BSc or MSc student).

I am a EU citizen and insured by the state. Do I still need health insurance in Switzerland?

No. If you own a European Health Insurance Card, you can apply for an exemption from the Swiss health insurance obligation. Please do not forget this application for the exemption! The procedure is described on the reverse side of this sheet.

I have questions regarding the health insurance system in Switzerland. Where can I get advice?

The Swiss Federal Office of Public Health provides a very informative brochure called "The compulsory health insurance in a nutshell" that can be downloaded as a pdf from:

<https://www.bag.admin.ch/bag/en/home/themen/versicherungen/krankenversicherung/krankenversicherung-das-wichtigste-in-kuerze.html>