What to do in case of illness?

Minor medical problems

For minor medical problems it is best to first go to a pharmacy (Apotheke) as they can often diagnose a problem right away and sell you the appropriate medication.

Medical problems / How to find a doctor

In case you have a medical problem you should first see a general practitioner who will determine whether your problem needs to be checked out by a doctor specialized in a specific field and will refer you to one.

You can try to see a specialist directly, but usually it is not possible to get an appointment unless you have been referred.

To find a doctor, please see www.doctor.ch

- check for “Allgemeinärzte” (General med. Practitioner) or any specialist if appropriate
- click on the map on the area where you wish to see a doctor (e.g. Kanton Zürich > Stadt Zürich > Kreis 1)

You will then get a list of all the general practitioners in the chosen area. In the detailed description you will find more information and a map to locate the medical practice.

You don’t need to register with a doctor as you do in some other countries. You simply call the one you have chosen and make an appointment. The majority of doctors speak English.

Smaller emergencies or medical problems during evenings or weekends

In the Central Train Station (Hauptbahnhof) there’s a medical clinic called “Permanence” with an experienced staff of general practitioners and internists and modern equipment (X-ray, laboratory tests, EKG, ultrasound examinations as well). The clinic is open 365 days a year, from 7 a.m. to 10 p.m. and offers diagnosis and treatment for most non hospital conditions. When needed, patients will be referred on to specialists in Zurich or placed in hospitals.

You don’t need an appointment, but you do need to pay right away by cash or credit card. Unless it is an emergency, you usually have to wait for up to several hours, depending on how many patients there are.

For further information please see: http://www.permanence.ch

There’s another Permanence near Bahnhof Oerlikon: see http://www.permanence-oerlikon.ch

Payment procedure

When the doctor bills you, you need to pay the bill yourself and send the part of the bill called “Rückerstattungsbeleg” or “Rückerstattung Original für die Versicherung” to your insurance company so that they can reimburse the appropriate amount to you within a few weeks (exception: hospital bills, they are taken care of directly by your insurance).

If you are a European holding a European Health Insurance Card and with an exemption from the Swiss health insurance obligation, you should (after having paid the bills) send the following documents to the “Gemeinsame Einrichtung KVG” (the Swiss office that coordinates the policyholder’s entitlement to the European insurer’s performance) to get your money back: original bill (without payment slip); the “Rückerstattungsbeleg”; a copy of your European Health Insurance Card (back side); a confirmation of matriculation at ETH Zurich; the confirmation from the Gesundheitsdirektion (“Verfügung”) that your request for an exemption had been approved; your bank information (IBAN, BIC, name/address of the bank, your name/address. Please note that you will have to pay a deductible rate of CHF 92 within a treatment period of 30 days.

For further information, please see http://www.kvg.org

IMPORTANT

In Switzerland, you are not supposed to go to the emergency ward of a hospital unless you are severely ill, your situation is life threatening or you have been in a serious accident.

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