



Cantonal Department of Home Affairs and Justice  
Social Insurance Office  
Premium Reduction and  
Compulsory Insurance Section

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**Application for an exemption from compulsory health insurance in Switzerland**  
(art. 2 para. 8 of the Health Insurance Ordinance [HIO])

**1. Applicant**

Surname \_\_\_\_\_

First name \_\_\_\_\_

Date of birth \_\_\_\_\_

Sex  female  male

Address in Switzerland \_\_\_\_\_

Postcode / Town \_\_\_\_\_

Marital status  single  married/registered partnership  separated/divorced  widowed

Telephone number \_\_\_\_\_

E-mail \_\_\_\_\_

Nationality \_\_\_\_\_

Residence permit  B  C  G  L  other

I wish to apply for an exemption for the following period from \_\_\_\_\_ to \_\_\_\_\_

If the **start of exempt period** and **date of arrival** in Switzerland are not **identical** or an exemption is only being requested for a limited period, please explain:

\_\_\_\_\_  
\_\_\_\_\_

**Why am I applying for an exemption? (More than one response possible)**

I am unable to obtain supplementary insurance in Switzerland due to the **state of my health**. I suffer from the following illness/condition:

As I am unable to obtain supplementary insurance in Switzerland that is equivalent to my current cover, I wish to retain my current private health insurance

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- I am over 55 years of age and **due to my age**, I am unable to obtain supplementary insurance in Switzerland.
  - Being subject to compulsory Swiss insurance will mean a reduction in my current insurance cover
  - Other reason: \_\_\_\_\_
  - I am insured with the following foreign health insurer: \_\_\_\_\_
  - I already have basic compulsory insurance with the following Swiss health insurer and I am therefore insured twice: \_\_\_\_\_
  - I work only in Switzerland
  - I work only abroad  
Country: \_\_\_\_\_
  - I work in more than one country.  
Countries: \_\_\_\_\_
  - I have been receiving a pension in Switzerland since: \_\_\_\_\_
  - I have been receiving a pension abroad in (country) \_\_\_\_\_ since \_\_\_\_\_
  - I have been receiving unemployment benefit in Switzerland since: \_\_\_\_\_
  - I have been receiving unemployment benefit abroad in (country): \_\_\_\_\_ since \_\_\_\_\_
  - I am taking parental leave from \_\_\_\_\_ to \_\_\_\_\_  
based on a valid contract of employment in the following EU/EFTA state: \_\_\_\_\_
  - My husband/wife/registered partner earns an income in the following country/countries: \_\_\_\_\_

**2. Remarks**

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**3. Undertaking and signature**

I, the applicant, hereby confirm, that I have answered all the questions fully and truthfully.  
I hereby undertake to notify the Social Insurance Office and Foundations Supervisory Board of the termination of the insurance contract and of any reduction in insurance cover.

Place, date

Signature of applicant

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- Documents to be submitted:**
- **Copy of residence permit**
  - **Copy of confirmation of the illness/condition from the physician treating the case**

#### 4. Health insurance (confirmation of insurance cover)

To be completed by the health insurer. A separate accompanying letter about the insurance cover or general conditions of insurance will not be accepted.

Surname \_\_\_\_\_ First name \_\_\_\_\_ Date of birth \_\_\_\_\_  
is privately insured from \_\_\_\_\_ to \_\_\_\_\_ with the undersigned health insurer.

The insured person (resident in Switzerland) is entitled to the full reimbursement of healthcare costs in accordance with the Swiss Federal Act on Health Insurance (Health Insurance Act, Art. 25 - 31)

Yes  No: Delete the healthcare services in the following list that are not covered.

#### 5. Federal Act on Health Insurance (HIA)

**Status as of 01.07.2021**

##### Art. 25 General benefits in the event of illness

- 1 Compulsory health insurance covers the costs of diagnosing and treating an illness and its consequences.
- 2 General benefits cover:
  - a examinations and treatments received as an out-patient, as an in-patient or in a nursing home, as well as the nursing services provided in a hospital by:
    - 1 doctors,
    - 2 chiropractors,
    - 3 persons providing services prescribed or ordered by a doctor or a chiropractor;
  - b analyses, medicines, and equipment for examinations or treatment prescribed by doctors and, subject to the requirements determined by the Federal Council, by chiropractors;
  - c a contribution to the costs of spa treatments prescribed by a doctor;
  - d medical rehabilitation measures carried out or prescribed by a doctor;
  - e a stay in the general ward of a hospital;
  - f ...
  - f<sup>bi</sup> a stay in a birth centre for the purpose of childbirth (Art. 29);
  - g a contribution towards medically required transport costs and the costs of rescue;
  - h the services of pharmacists in dispensing the medicine prescribed in accordance with letter b.

##### Art. 25a Nursing services in the event of illness

- 1 Under compulsory healthcare insurance, a contribution is made to nursing services that are provided on the instructions of a doctor as an out-patient and where there is a clear need for nursing care on an outpatient basis, in day or night structures, or in a nursing home.
- 2 Acute and transitional care services that prove necessary following discharge from hospital and which are prescribed by a doctor in hospital are paid for by the compulsory healthcare insurance and by the insured's canton of residence for a maximum period of two weeks in accordance with the hospital funding regulations (Art. 49a Payment for in-patient services). Insurers and service providers shall agree on flat rate fees.
- 3 The Federal Council shall designate the nursing services and regulate the procedure for ascertaining the need.
- 4 The Federal Council shall specify the contributions in francs and differentiate them based on the level of care required. The decisive factor is the cost according to the need for care of nursing services provided with the required quality and efficiency at a reasonable cost. Nursing services shall be subject to quality control. The Federal Council shall specify the procedures.
- 5 The insured person may be charged a maximum of 20 per cent of the maximum care contribution fixed by the Federal Council for care costs not covered by social insurance. The cantons shall regulate the payment of the remainder of the costs. The canton in which the insured person is resident is responsible for determining and paying the remainder of the costs. In relation to outpatient care, the rules on paying the remainder of the costs in the canton where the service provider is located apply. A stay in a nursing home does not establish a new responsibility. If, at the time of admission to a nursing home, the insured person cannot be provided with a place in a nursing home in the geographical vicinity in his or her canton of residence, the canton of residence shall pay the remainder of the costs in accordance with the rules of the canton in which the service provider is located. The payment of the remainder of the costs and the right of the insured person to stay in the nursing home in question are guaranteed for an unlimited period.

##### Art. 26 Prophylactic medicine

Compulsory healthcare insurance covers the costs of certain examinations aimed at the early detection of disease and the costs of prophylactic measures for the benefit of insured persons who are especially at risk. The examinations or prophylactic measures must be carried out or prescribed by a doctor.

##### Art. 27 Congenital defects

In the case of congenital defects (Article 3 paragraph 2 Federal Act on General Aspects of Social Security Law (GSSLA)) that are not covered by invalidity insurance, compulsory healthcare insurance covers the costs of the same services as in the case of illness.

##### Art. 28 Accidents

In the case of accidents in terms of Article 1 paragraph 2 letter b, compulsory healthcare insurance covers the costs of the same services as in the case of illness.

**Art. 29 Maternity**

- 1 In addition to the costs of the same services as in the case of illness, compulsory healthcare insurance covers the costs of the services specifically required in maternity cases.
- 2 These services include:
  - a the check-ups carried out by doctors or midwives or prescribed by doctors during and after pregnancy;
  - b delivery at home, in a hospital or a birth centre as well as obstetrics services provided by doctors or midwives;
  - c the required advice on breast-feeding;
  - d the care and stay of a healthy new-born child for as long as it stays with its mother in hospital.

**Art. 30 Lawful termination of pregnancy**

In the case of a lawful termination of pregnancy in accordance with Article 119 of the Swiss Criminal Code, compulsory healthcare insurance covers the costs of same services as in the case of illness.

**Art. 31 Dental treatment**

- 1 Compulsory healthcare insurance covers the costs of dental treatment where:
  - a it is caused by a serious and unavoidable disease of the masticatory system; or
  - b it is caused by any other serious illness or its after-effects; or
  - c it is required in order to treat a serious illness or its after-effects.
- 2 It also covers the costs of the treatment of injuries to the masticatory systems caused by an accident in terms of Article 1, paragraph 2 letter b (accident not covered by accident insurance).

The costs of the insured healthcare services are covered in accordance with the Swiss tariffs:

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- Yes  No

The person insured is also covered for the following additional insurance benefits:

- |   |   |
|---|---|
| <input type="checkbox"/> World or Europe-wide insurance cover   | <input type="checkbox"/> Free choice of hospital (public/private) |
| <input type="checkbox"/> Accommodation in a single/two-bed room | <input type="checkbox"/> 100% cost reimbursement                  |
| <input type="checkbox"/> Free choice of physician               | <input type="checkbox"/> Treatment by senior consultant           |
| <input type="checkbox"/> Other:                                 |   |

Place, date

Stamp and signature of the health insurer

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Full address of the health insurer (if not clear from stamp)