



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

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Compulsory health insurance in Switzerland

Information for persons living in Switzerland for the purpose of basic/continuing education and training

Version dated October 2021

In principle, any person who stays in Switzerland (with the exception of tourists) and/or is in gainful employment is required to have health insurance in Switzerland. A person is required within three months of the start of the obligation to be insured (from taking up residence or starting employment in Switzerland) to take out **basic compulsory insurance under the Health Insurance Act (HIA) with a Swiss health insurance company** with retrospective effect from the date on which the obligation to be insured in Switzerland arose. However, special provisions apply to persons who are staying in Switzerland for the purpose of basic/continuing education and training, depending on their situation.

Please read the section that is relevant to your situation. You will find out whether special provisions apply in your case or whether you have to take out basic Swiss compulsory insurance under HIA.

1. I have statutory health insurance in an EU-/EFTA state

If you are insured under your parents' statutory health insurance scheme, please continue to Section 2.

1.1 I am not in gainful employment ¹in Switzerland and my basic/continuing education and training determines the duration of my stay in Switzerland

You are not in gainful employment in Switzerland and intend to leave Switzerland after completing your basic/continuing education and training. As you are only staying temporarily in Switzerland for the purpose of your basic/continuing education and training, you (and any family members accompanying you who are not in gainful employment) do not require health insurance in Switzerland. The insurance cover provided by your statutory health insurance therefore remains valid during your stay in Switzerland (European coordination law). On producing your European Insurance Card (EHIC) you are entitled to the same treatment in Switzerland as persons who have basic Swiss compulsory insurance under HIA (right to benefits assistance). **You are not required to take out basic compulsory insurance under HIA in Switzerland and do not need to send us any documents.**

As soon as you become **employed in Switzerland**, the insurance cover under your statutory health insurance ceases to be valid. In this case, please contact us in good time so that we can explain to you the insurance options that are available for you and can ensure that you are properly insured at all times.

¹ You do not earn enough in Switzerland to be liable to pay Old-age and Survivors' Insurance (AHV/AVS) contributions

1.2 I am not in gainful employment² in Switzerland and my basic/continuing education and training does not determine the duration my stay in Switzerland

You intend to remain in Switzerland after completing your basic/continuing education and training (e.g. to live with your partner, to work in Switzerland after completing your basic/continuing education and training). As you are no longer staying temporarily in Switzerland for the purpose of your basic/continuing education and training, you (and the family members accompanying you who are not in gainful employment) are required to have health insurance in Switzerland (European coordination law). You are required within three months of the date on which the obligation to be insured arose to take out **basic compulsory insurance under HIA** with a **Swiss health insurance company** with retrospective effect from the date on which the obligation to be insured in Switzerland arose. Any delay in taking out basic compulsory insurance under HIA may lead to a surcharge being added to the premium and may mean that you are uninsured for a period. For further information, consult our brochure «Compulsory health insurance in Switzerland».

If you are **insured under your parents' statutory health insurance scheme**, you should request an E109/S1 certificate from your health insurance company and send the E109/S1 certificate to the Gemeinsame Einrichtung KVG, www.kvg.org. The Gemeinsame Einrichtung KVG will check whether you can remain insured under the statutory health insurance and have the right to benefit assistance **or** whether you have to take out basic compulsory insurance under HIA with a Swiss health insurance company. Please send us please a copy of the decision of the Gemeinsame Einrichtung KVG.

1.3 I am in gainful employment³ in Switzerland (e.g. as a trainee or working student)

As you are in gainful employment in Switzerland, you are required to be insured in Switzerland (European coordination law). You (and any family members accompanying you) are required within three months of the date on which the obligation to be insured arose to take out basic compulsory insurance under HIA with a Swiss health insurance company with retrospective effect from the date on which the obligation to be insured in Switzerland arose. Any delay in taking out basic compulsory insurance under HIA may lead to a surcharge being added to the premium and may mean that you are uninsured for a period. For further information, consult our brochure «Compulsory health insurance in Switzerland». You can also ask our office whether you are eligible to take out student health insurance (see also Section 2).

2. I am insured with a private health insurance company (A private foreign health insurance company or a special private insurance product for foreign students (student health insurance))

The option of remaining insured with your current private health insurance company or insuring yourself under a student health insurance policy (e.g. Advisor, Swisscare, Groupe Mutuel/Academic Care)⁴ only applies if you meet the **all the requirements** for a exemption from the obligation to have health insurance under Art. 2 para. 4 Health Insurance Ordinance (HIO) and you **apply to our office for an exemption (Form A)**. The person may not revoke the exemption or the decision not to apply for the exemption without special reasons.

² You do not earn enough in Switzerland to be liable to pay Old-age and Survivors' Insurance (AHV/AVS) contributions

³ You earn enough in Switzerland to be liable to pay Old-age and Survivors' Insurance (AHV/AVS) contributions

⁴ It is not possible to change from basic Swiss insurance under KIA to a student health insurance product. You must continue to be insured with basic insurance under HIA. Please read the information on "Premium reduction" (Section 5).

2.1 Requirements for an exemption from the health insurance obligation under Art. 2 para. 4 HIO

2.1.1 Status

You are in basic/continuing education and training in Switzerland in terms of Art. 2 para. 4 HIO. The following list the basic/continuing education and training activities in terms of Art. 2 para. 4 HIO is exhaustive:

- Professional basic/continuing education and training activities:
 - course of studies at a Swiss university or university of applied sciences
 - activity as a doctoral student while matriculated at a university or university of applied sciences
 - activity as an assistant physician
 - traineeship that is an element of professional training (the traineeship is compulsory in order to qualify in the profession concerned)
 - internship (stage) that is directly connected with the completed professional basic/continuing education and training programme
 - compulsory schooling
 - professional apprenticeship
 - employment as an au-pair (in accordance with the European requirements or agreements with third countries)
- Personal basic/continuing education and training⁵:
 - Basic/continuing education and training as part of an **international education programme recognised by the Swiss Confederation** (e.g. Erasmus+ projects)

2.1.2 Purpose of stay

Your basic/continuing education and training must be the reason for your stay in Switzerland (after completing the basic/continuing education and training, you will leave Switzerland).

2.1.3 Insurance cover

The private health insurance company provides insurance cover for treatment in Switzerland that meets the Swiss requirements under HIA (equivalent insurance cover) → confirmation of this must be provided by the health insurance company in Section B of Form A.

2.2 I believe that I meet the requirements for an exemption from the obligation to have health insurance under Art. 2 para. 4 HIO (see Section 2.1)

In this case, send the application for an exemption with all the required documents **as quickly as possible** to our office, so that we can verify whether you can be exempted from the obligation to have health insurance in Switzerland or whether you have to take out basic compulsory insurance under HIA with a Swiss health insurance company.

2.3 I have discovered that I do not meet the requirements for an exemption from the obligation to have health insurance under Art. 2 para. 4 HIO (see Section 2.1)

In this case, you are required within three months of the date on which the obligation to be insured arose to take out basic compulsory insurance under HIA with a Swiss health insurance company, with retrospective effect from the date on which the obligation to be insured in Switzerland arose. Any delay in taking out

⁵ Study or training programmes for general or personal education or experience do not qualify as basic/continuing education and training under Art. 2 para. 4 HIO

basic compulsory insurance under HIA may lead to a surcharge being added to the premium and may mean that you are uninsured for a period. For further information, consult our brochure «Compulsory health insurance in Switzerland».

3. My family members live in an EU/EFTA state

If you are married and/or have children and your family members live in an EU/EFTA state, and are **in gainful employment in that EU/EFTA state** (or are on parental leave or in receipt of unemployment benefit or a pension), the working members of your family are not subject to the obligation to have health insurance in Switzerland. In the case of children not in gainful employment, the obligation to be insured depends on the obligation to have health insurance of the parent who lives in the EU/EFTA state.

If you are married and/or have children and your family members live in an EU/EFTA state and are **not in gainful employment** in that EU/EFTA state, in principle your family members must be insured in the same state as you are. Please read the factsheet on this: «Information for family members not in gainful employment who live in an EU/EFTA state».

4. I am not sure what situation applies to me

We would kindly request you to complete the **Form M** and send it to us together with the required documents. On receipt of the Form M, we will verify your obligation to have health insurance in Switzerland and advise you on what further action you need to take.

5. Premium reduction

If you have taken out basic compulsory insurance under HIA with a Swiss health insurance company and have modest financial means, you can request that your circumstances be assessed to see if you are eligible for a premium reduction. You will find further information on this at www.be.ch/pvo.

6. General information

6.1 Where do I find the forms mentioned and other factsheets?

Our forms and factsheets are available at www.be.ch/pvo (→ compulsory health insurance).

6.2 Where can I find additional information?

Federal Office of Public Health

www.bag.admin.ch
(information on the obligation to have health insurance)

Gemeinsame Einrichtung KVG

www.kvg.org
(information on benefits assistance)

7. Do you have any further questions?

We look forward to hearing from you!

E-mail	asv.vp@be.ch
Phone	+41 31 636 45 00
Counter	Amt für Sozialversicherungen, Forelstrasse 1, 3072 Ostermundigen
Opening hours	you can find at www.be.ch/asv

8. Legal bases

- Federal Act of 18 March 1994 on Health Insurance (HIA)
- Ordinance of 27 June 1995 on Health Insurance (HIO)
- Regulation (EC) No 883/2004

This information leaflet provides only an overview. No legal rights may be derived from the information contained in this factsheet. The statutory provisions alone are decisive in assessing individual cases.