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Compulsory health insurance in Switzerland

# Information on the exemption from compulsory health insurance in Switzerland

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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 a gainful economic activity in Switzerland) to take out **basic compulsory insurance with a Swiss health insurance company under the Health Insurance Act (HIA)** 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».

Depending on which country they live in, family members resident in an EU state who are not in gainful employment must also be insured in Switzerland. Please read the relevant factsheet «Information for family members not in gainful employment who are resident in an EU/EFTA state».

## 1. Who is exempt from compulsory health insurance in Switzerland?

An exemption from the obligation to have health insurance is possible if you belong to a specific group of persons (overview see chap. 4) and your current health insurance provides cover for treatment in Switzerland that meets the Swiss requirements (equivalent insurance cover).

## 2. What do you have to do if you want to obtain an exemption from the obligation to be insured?

You must apply to us in writing for an exemption from the obligation to have health insurance in Switzerland<sup>1</sup> (application for an exemption).

Please send your application for an exemption to our office with all the required documents **as quickly as possible**. In this way, we can tell you as soon as possible whether you are exempt from the obligation to have health insurance in Switzerland **or** whether you must take out basic compulsory insurance under HIA with a Swiss health insurance company. **Special deadlines apply to certain groups of persons<sup>2</sup>.**

<sup>1</sup> **Retired persons** must send their application for an exemption to the Gemeinsame Einrichtung KVG ([info@kvg.org](mailto:info@kvg.org); 032 625 30 30)

<sup>2</sup> Special deadlines apply to **cross-border commuters** and to person entitled to **privileges under international law**. See the overview on the next page.

**3. What do you have to do if you are not eligible for an exemption from the obligation to have health insurance?**

In this case you must take out basic compulsory insurance under HIA with a Swiss health insurance company within three months from the date on which the obligation to have health insurance in Switzerland arose. Any delay in taking out basic compulsory insurance may lead to a surcharge being added to the premium and may mean that you are uninsured for a period.

For further information on your obligation to have health insurance, consult our brochure «Compulsory health insurance in Switzerland».

#### 4. Overview of the groups of persons that may apply for an exemption from the obligation to have health insurance in Switzerland

- Family members: spouses and children under the age of 18 or young adults under the age of 25 but still in full-time education
- Equivalent insurance cover: the foreign health insurance company must offer the same insurance cover as compulsory basic insurance from a Swiss health insurance company
- Private health insurance companies must confirm on our forms that they offer equivalent insurance cover in Switzerland. Separate confirmations or excerpts from insurance policies are not accepted

Group of persons	Criteria for the group of persons	You must submit the following documents to the Social Insurance Office:	Additional information	Statutory basis / duration of exemption
<b>Persons in basic/continuing education and training</b>	Please read our factsheet «Information for persons resident in Switzerland for basic/continuing education and training» you can find at <a href="http://www.be.ch/pvo">www.be.ch/pvo</a>			
<b>Cross-border commuters</b> with cross-border commuter permit «G»	<p><b>Please read our factsheets for cross-border commuters</b></p> <ul style="list-style-type: none"> <li>– «Information for cross-border commuters who are resident in France and who work in the canton of Bern» you can find at <a href="http://www.be.ch/pvo">www.be.ch/pvo</a></li> <li>– «Information for cross-border commuters who are resident in an EU/EFTA state (excluding France) and who work in the canton of Bern» you can find at <a href="http://www.be.ch/pvo">www.be.ch/pvo</a></li> </ul>			Art. 2 para. 6 Health Insurance Ordinance (HIO) of unlimited duration
<b>Cross-border commuters</b> with residence permit «L»	<ul style="list-style-type: none"> <li>– Resident in Germany, France, Italy or Austria</li> <li>– Work in the canton of Bern</li> <li>– Main place of residence in the country of residence with family (wife and/or children)</li> <li>– Proof of the regular return to country of residence</li> <li>– Health insurer will pay all costs in the event of illness in the country of residence <b>or</b> in Switzerland</li> </ul>	Form «Grenzgängerinnen und Grenzgänger aus Deutschland, Italien, Österreich» + all required documents (see form)	<p>Please read our factsheet for cross-border commuters!</p> <p>Family members not in employment who are resident in an EU/EFTA state and who also wish an exemption from obligation to be insured in Switzerland must be listed on the Form «Grenzgängerinnen und Grenzgänger aus Deutschland, Italien, Österreich»</p>	Art. 2 para. 6 HIO Decision in the individual case
<b>Cross-border commuters</b> with residence permit «B»	<b>No</b> exemption as cross-border commuter possible. The Migration Service of the Canton of Bern provides information on whether you may meet the requirements for a cross-border commuter permit (Permit G) (Telephone 031 633 55 98, Ostermundigenstrasse 99B, 3006 Bern).			

Group of persons	Criteria for the group of persons	You must submit the following documents to the Social Insurance Office:	Additional information	Statutory basis / duration of exemption
<b>Persons who due to their age and/or state of health are unable to obtain supplementary insurance in Switzerland equivalent to their current insurance</b>	<ul style="list-style-type: none"> <li>– <b>Private</b> foreign health insurance</li> <li>– Over 55 years of age and/or in a poor state of health (serious illness)</li> <li>– Insurance cover from the private foreign health insurance company is <b>considerably</b> better than that under compulsory basic insurance</li> <li>– Supplementary insurance to achieve current insurance cover cannot be obtained from a Swiss health insurance company</li> </ul>	Form «Unability to obtain supplementary insurance in Switzerland» + all required documents (see form)	<p>The exemption only applies to the person applying for an exemption</p> <p>The person may not revoke the exemption or the decision not to apply for the exemption without special reasons.</p>	Art. 2 para. 8 HIO
Persons who have <b>compulsory</b> health insurance from a foreign country (outside the EU/EFTA) and have equivalent insurance cover for treatment in Switzerland	<ul style="list-style-type: none"> <li>– Subject to <b>compulsory</b> health insurance abroad (outside EU/EFTA) (=double burden)</li> <li>– Foreign insurer offers insurance cover <b>for treatment in Switzerland</b> equivalent to Swiss compulsory basic insurance</li> </ul>	Form «Compulsory health insurance in a non-EU/EFTA state» (for persons resident in Switzerland for a limited period)		<p>Art. 2 para. 2 HIO</p> <p>Duration of the stay abroad /in Switzerland</p>
Family members not in gainful employment who are resident in an EU/EFTA state	Please read our factsheet «Information for family members not in work who are resident in an EU/EFTA state» at <a href="http://www.be.ch/pvo">www.be.ch/pvo</a>			
<b>Employees posted to Switzerland from a contracting state outside EU/EFTA</b> and the family members accompanying them who are not in gainful employment	<ul style="list-style-type: none"> <li>– Resident in the canton of Bern</li> <li>– Gainful economic activity in Switzerland</li> <li>– There is a social security agreement between the posting state and Switzerland</li> <li>– For the duration of employment in Switzerland, the legal provisions in the branches of the insurance industry covered by the agreement continue to apply (=exemption from requirement to contribute in Swiss Old Age, Survivors and Invalidity Insurance (AHV/IV) (confirmation of posting)</li> <li>– Employer ensures that employee has as a minimum the insurance cover for treatment in Switzerland in accordance with the Health Insurance Act</li> </ul>	Form «Employees deployed to work in Switzerland (country of origin outside the EU/EFTA; family members)» + confirmation of posting in accordance with social security agreement	<p><a href="http://www.bsv.admin.ch">www.bsv.admin.ch</a> → English Telephone +41 31 322 90 11</p> <p>Spouse in gainful employment must take out basic compulsory insurance under HIA with a Swiss health insurance company.</p> <p>The person may not revoke the exemption or the decision not to apply for the exemption without special reasons.</p>	<p>Art. 2 para. 5 HIO</p> <p>Duration of the posting in accordance with social security agreement</p>
<b>Employees posted to Switzerland from a non-contracting state</b>	<ul style="list-style-type: none"> <li>– Resident in the canton of Bern</li> <li>– Gainful economic activity in Switzerland</li> <li>– Has compulsory health insurance in the posting state <b>and</b> foreign insurer provides the same insurance cover for treatment in Switzerland as the Swiss compulsory basic insurance (=double burden)</li> </ul>	Form «Compulsory health insurance in a non-EU/EFTA state» + copy of residence permit	<p><a href="http://www.bsv.admin.ch">www.bsv.admin.ch</a> → English Telephone +41 31 322 90 11</p> <p>Spouse in gainful employment must take out basic compulsory insurance under HIA with a Swiss health insurance company</p>	<p>Art. 2 para. 2 HIO</p> <p>Duration the posting</p>

Group of persons	Criteria for the group of persons	You must submit the following documents to the Social Insurance Office:	Additional information	Statutory basis / duration of exemption
<b>Employees posted to Switzerland from an EU/EFTA state</b> and the family members accompanying them who are not in gainful employment	<ul style="list-style-type: none"> <li>– Resident in the canton of Bern</li> <li>– Gainful economic activity in Switzerland</li> <li>– You have the <b>A1 certificate</b>, which confirms that you remain subject to the legal provisions on social security in the posting state</li> </ul>	<b>You are not required to send any documents to us</b>	<p><a href="http://www.bsv.admin.ch">www.bsv.admin.ch</a> → English</p> <p>Spouse in gainful employment must take out basic compulsory insurance under HIA with a Swiss health insurance company</p>	<p>Art. 12 VO 883/2004</p> <p>Duration of validity of the A1 certificate</p>
<b>Persons formerly with privileges under international law and their family members</b>	<p><b>Person formerly with privileges under international law</b></p> <ul style="list-style-type: none"> <li>– Resident in the canton of Bern</li> <li>– Person is no longer employed by one of the following employers: an international organisation, international institution, secretariat or other body established by international agreement, international law court (=employer under Art. 2 para 1 let. a, b, i or k of the Host State Act)</li> <li>– Former employer's health insurance company continues to provide equivalent insurance cover for treatment in Switzerland</li> </ul> <p><b>Family members</b></p> <ul style="list-style-type: none"> <li>– Resident in the canton of Bern</li> <li>– Jointly insured by the health insurance company of the person formerly with privileges under international law</li> <li>– Former employer's health insurance company continues to provide equivalent insurance cover for treatment in Switzerland</li> </ul>	Form «Equivalent insurance cover (privileges under international law)»	<p>The application for an exemption must be submitted within three months of finishing work with the aforementioned employer. If you have any questions about this deadline, please contact us in writing.</p> <p>The person may not revoke the exemption or the decision not to apply for the exemption.</p>	<p>Art. 6 para. 3 and 4 HIO</p> <p>Art. 2 para. 1 let. a, b, i or k HSA</p>
<b>Persons who do not themselves enjoy privileges under international law, but who are jointly insured with a person who has privileges under international law</b>	<ul style="list-style-type: none"> <li>– Resident in the Canton of Bern</li> <li>– The person with privileges under international law is employed by one of the following employers: an international organisation, international institution, secretariat or other body established by international agreement, international law court</li> <li>– The person without privileges has joint health insurance with the aforementioned person</li> <li>– The health insurance company provides equivalent insurance cover for treatment in Switzerland</li> </ul>	Form «Equivalent insurance cover (privileges under international law)»	<p>The application for an exemption must be submitted within three months of grounds for an exemption arising. If you have any questions about this deadline, please contact us in writing.</p> <p>The person may not revoke the exemption or the decision not to apply for the exemption.</p>	<p>Art. 6 para. 4 HIO</p> <p>Art. 2 para. 1 let. a, b, i or k HSA</p>

## 5. Why is having private or foreign health insurance not enough to be exempted from the Swiss obligation to be insured?

The statutory obligation to be insured is intended to ensure not only that everyone has insurance cover but also to create solidarity between healthy and sick people, the young and the elderly, and men and women. Private and foreign insurance companies make no contribution to this solidarity.

## 6. General information

### 6.1 Where do you find our forms and other factsheets?

You will find our forms and other factsheets at [www.be.ch/pvo](http://www.be.ch/pvo) (Compulsory health insurance).

### 6.2 Where can you find further information?

Federal Office of Public Health	<a href="http://www.bag.admin.ch">www.bag.admin.ch</a> (information on the obligation to have health insurance)
Gemeinsame Einrichtung KVG	<a href="http://www.kvg.org">www.kvg.org</a> (information on benefits assistance)

## 7. Do you have any further questions?

We look forward to hearing from you!

E-mail	<a href="mailto:asv.vp@be.ch">asv.vp@be.ch</a>
Phone	+41 31 636 45 00
Counter	Amt für Sozialversicherungen, Forelstrasse 1, 3072 Ostermundigen
Opening Hours	you can find at <a href="http://www.be.ch/asv">www.be.ch/asv</a>

## 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
- Federal Act on the Privileges, Immunities and Facilities and the Financial Subsidies granted by Switzerland as a Host State (Host State Act, HSA of 22 June 2007)

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