



→ Deutsche Version siehe unter [www.stadt-zuerich.ch/sgd-okv](http://www.stadt-zuerich.ch/sgd-okv)

## General Obligatory Health Insurance

### 1. Everyone living in Switzerland is obliged to take out Swiss care health insurance.

Every person living in Switzerland, regardless of his/her citizenship is obliged to be insured with a Swiss insurer. This applies also to foreigners who do not yet have a valid residence permit. Insurance has to be taken out within three month after entry, respectively birth. See pt. 7 for exceptions.

### 2. Which benefits does the “obligatory health insurance” provide?

Obligatory health insurance provides comprehensive and high-quality medicare. It covers mainly nursing at the surgery (ambulant) or at the hospital (stationary). Moreover, it includes laboratory tests, officially approved drugs, nursing at home (Spitex), transportation, prevention etc. All insurers offer identical coverage. Given certain medical reasons – namely an emergency – it is also valid abroad.

### 3. I am already insured with a Swiss insurer. What do I have to do?

Make sure that your insurance is a “Grundversicherung” (basic health insurance). This includes so-called HMO-insurances or insurances with a freely eligible annual loss franchise. Travel insurance is not sufficient.

Using the form provided, inform the Städtische Gesundheitsdienste (municipal health authorities) of your insurance with a Swiss insurer. Please note, that notifications by e-mail or telephone will not be accepted.

In order to avoid further enquiries it is recommended to include proof of your insurance (e.g. policy, confirmation of admission).

### 4. I do not yet have a Swiss health insurance. What do I have to do?

Enrol for health insurance with a Swiss insurer of your choice without delay. Every insurer is obliged to accept your application for basic insurance without reservations and regardless of your age or current illnesses.

If you have just moved to Switzerland you are obliged to take out health insurance within three month. In this case you enjoy retroactive coverage from the date of entry. Should you fail to take out a valid health insurance within three month, you might be liable to pay additional premiums.

### 5. What happens if I take no further action?

Without any reply, the Städtische Gesundheitsdienste (municipal health authorities) will initiate official allocation to an insurer.





## 6. Which particularities apply for persons who life or work within the EU-/EFTA area?

Persons who are in paid employment in Switzerland but live in an EU-country, Iceland or Norway (cross-border commuters), as well as persons living in these countries who are recipients of a Swiss pension or Swiss unemployment benefits, are obliged take out insurance in Switzerland.

Furthermore, obligatory health insurance applies to family members (who are not in gainful employment) of persons who are obliged to take out insurance in Switzerland, if they live in an EU-member state, Iceland or Norway. Exempted are the following countries: Denmark, United Kingdom, Liechtenstein, Portugal, Sweden, Spain and in parts also Hungary.

Citizens of EU-member states, Iceland, Norway or Switzerland, who live in Switzerland and work in an EU-member state, Sweden or Norway are not obliged to take out insurance.

## 7. Can I get exempted from obligatory health insurance ?

The existence of an equivalent or even more comprehensive foreign health insurance by itself does not suffice for exemption from obligatory health insurance in Switzerland. A written application for exemption from compulsory insurance can be made by:

- Students, lecturers of establishments of higher education and researchers with a time-limited residence permit and proof of equivalent insurance coverage abroad.
- Employees seconded to Switzerland who are exempted from the obligation to contribute to the Swiss Old-Age and Survivors' Pension/Invalidity Insurance (AHV/IV) and can provide proof of equivalent insurance coverage abroad.

- Persons from outside the EU-/EFTA area who have obligatory health insurance with a coverage that is equivalent to the one required by the Swiss law.
- Family members (who are not in gainful employment) of persons who are obliged to take out compulsory insurance in Switzerland with residence in one of the following countries: Germany, Finland, France, Italy, Austria and in parts Spain
- Cross-border commuters of certain EU-/EFTA states

Please note, that this list is not complete. It is the Gesundheitsdirektion des Kantons Zürich (cantonal health department) which decides in each individual case. Applications for exemption have to be sent to the Städtische Gesundheitsdienste (municipal health authority). Please use the applicable form which can be found under [www.stadt-zuerich.ch/sgd-okv](http://www.stadt-zuerich.ch/sgd-okv).

## 8. Where can I get further information?

For information regarding the insurance *coverage*, you best get in touch with an insurer. If you need further information regarding the *obligation* to take out insurance, please contact the Städtische Gesundheitsdienste ([www.stadt-zuerich.ch/sgd](http://www.stadt-zuerich.ch/sgd) in subject area "Krankenversicherung"). Enquiries regarding the *exemption* from obligatory health insurance, as well as compulsory insurance for cross-border commuters and their family members, are best addressed to the Gesundheitsdirektion des Kantons Zürich ([www.gd.zh.ch](http://www.gd.zh.ch)).

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