



→ Deutsche Version siehe unter 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.

New residents must contract a Swiss insurance within three months after arrival. However, the insurance is effective retroactively from the date of entry. If an insurance is not contracted on time, the insurance company can impose a premium surcharge.

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 to 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 for example by:

- Non employed students, trainees and persons undergoing work experience 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.
- Persons resident in Switzerland and employed abroad or in parental leave
- Persons with a 90-day or 120-day residence permit
- Persons obtaining a pension from abroad
- Cross-border commuters of certain EU-/EFTA states

Please note that this overview is not complete. The Department of Health of the Canton of Zurich (Gesundheitsdirektion Kanton Zürich) is the responsible authority regarding exemptions from the obligatory health care. Further information, all contact data as well as the necessary forms (online or print) are available on their homepage www.zh.ch (registers: health, compulsory health insurance, exemption from insurance). Residents must inform the Städtische Gesundheitsdienste about pending requests.

8. Where can I get further information?

For information regarding the insurance coverage, please contact the insurer of your choice. If you wish to have further information regarding the obligation to take out insurance, please contact the Städtische Gesundheitsdienste, telephone 044 412 25 90.

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