



Health Insurance in Switzerland (for international PhDs)

Introduction

By federal law (“Krankenversicherungsgesetz” – KVG), health insurance is mandatory for anyone staying in Switzerland longer than three months. The compulsory basic health insurance policy covers illness, accidents and maternity. However, Swiss health insurance providers are private companies.

You need to prove that your coverage is sufficient within 3 months after your arrival in Switzerland. After your registration at the “Kreisbüro” you will receive a letter from the municipal health authority of the City of Zurich (“Städtische Gesundheitsdienste”). In this letter, you will be asked to prove your health insurance coverage. **Await this letter and then take action.***

- If you do not have a health insurance in your home country, you have to get one in Switzerland. Please refer to the point „How to get Swiss health insurance“ below.
- Exemption from compulsory health insurance is possible under certain conditions and only on application. Please refer to “Guidelines to an exemption from compulsory health insurance”.

*If you live outside of the City of Zurich, the procedure may be different. Please inquire with your municipality for information on the exact procedure.

How to get Swiss Health Insurance

Since health insurance providers in Switzerland are private companies, it is best to compare different offers by using an online comparison tool. Proceed as follows:

- 1 Go to the website of *Comparis* (<https://en.comparis.ch/krankenkassen/default.aspx>) to compare the different premiums the companies offer and choose a policy. After having given your personal data, you will be able to request a quote from the insurance(s) of your choice.
- 2 Order an offer of the company you are going to choose (can be done online). After having received the offer, sign it and send it back to the insurance company.
- 3 Take the letter you received from the authorities, fill in the name of the company you chose on the first page next to “Name der aktuellen Krankenkasse” and return the letter.

Guidelines to an exemption from compulsory health insurance

You can apply for an exemption if...

- you are legally insured by an EU state and have a **European Health Insurance Card (EHIC)**
Please note: If you have a work contract with UZH (i.e. are an employed PhD candidate) you cannot apply for an exemption with your EHIC and need to get a Swiss health insurance. As soon as you are employed in Switzerland, your EU health insurance can deny paying your claim.
- you are covered by a **private insurance (without coverage limit!)** from an EU or non-EU country
Please note: No insurance policy with a maximum coverage or a coverage limit will be accepted as equivalent to Swiss health insurance. If your insurance sets a maximum coverage, you will not be eligible for an exemption from the Swiss health insurance obligation.
- you take out a **special health insurance package for international students** (see FAQs on p. 2)

In order to apply for exemption, take the letter you received from the authorities, fill in the name of the company you chose on the first page next to “Name der aktuellen Krankenkasse”. Also make a comment that you will apply for exemption online. Return the letter. At the same time, please follow this link to directly apply for exemption. Fill in your personal details and submit the documents required:

<http://zh.ch/en/gesundheit/krankenkassen/kvg-befreiungsgesuch.html>



Some weeks later, you will be informed about the decision on your application by another letter from the authorities. Please note that it is not possible to predict how the authorities will decide.

IMPORTANT:

- If you live outside the city of Zurich, the procedure might be a bit different. You should ask about it when you register at the municipality.
- Please open letters from the Department of Health and from your health insurance company immediately. If you have any questions, please contact the International Scholars Center without delay. Should you miss a deadline, you will be required to pay an expensive imposed insurance premium.
- Always make sure to keep a copy of any contract you sign or any letter you receive from the Swiss authorities.
- Further information can be found in two very informative brochures on the website of the Federal Office of Public Health (FOPH):
<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung.html>
⇒ Topics ⇒ Benefits and tariffs ⇒ «The compulsory health insurance in a nutshell» (PDF file)

FAQ's

What happens if I do not get health insurance within 3 months?

You will be assigned to a health insurance plan by the authorities. This can easily amount to several hundred Swiss Francs of cost per month that you would have to bear. Make sure you do not miss the 3-month deadline!

Will my private health insurance be recognized by the authorities in Switzerland?

If your health insurance meets the Swiss legal requirements and has the same coverage as a Swiss basic insurance (KVG) and your insurance company is willing to sign and stamp the so-called "form A", you can be exempt from the health insurance obligation in Switzerland. However, decisions are made on a case-by-case base.

Form A can be downloaded: <https://www.zh.ch/en/gesundheit/krankenversicherung.html#-176410988>

What if something happens to me before I have a contract?

You are covered by the Swiss insurance company of your choice retroactively, since the day you entered Switzerland. All companies are obliged to accept you under the basic insurance plan without requiring a health check.

Can I save insurance premiums if I wait 3 months before I get health insurance?

No, the insurance contract will be backdated and starts on the day you entered the country.

What are my contributions to the treatment costs?

You generally need to pay the so-called deductible and 10% of the treatment cost (up to 700 CHF/y) yourself. Dental treatment is not covered!

Are there cheap student packages that offer sufficient health insurance coverage?

Yes, there are a few companies that offer packages for international students at very reasonable rates, for example *Swisscare* (<http://www.swisscare.com>) or *Scorestudies* (<https://scorestudies.ch/en/>).



Am I eligible for premium reduction?

Persons living in modest economical circumstances are eligible for premium reduction. You can find further information (in German only) here:

<https://svazurich.ch/ihr-anliegen/privatpersonen/praemienverbilligung.html>