



## Information Sheet Premium Reduction 2020

Persons living in modest economical circumstances are eligible for premium reduction. The automatic evaluation is based on the latest definitive tax bill in the canton of Zurich on 1.4.2019. This is usually the tax bill 2017 or 2016.

*In the following cases, the determining factor is the definitive tax bill or tax declaration 2019:*

- there is no definitive tax bill per 1.4.2019 in the canton of Zurich because you have moved to Zurich from another canton or from abroad.
- your circumstances have altered and you wish a re-evaluation (requirements see overleaf).

*For the following group of persons particular rules apply:*

- For *persons who pay withholding tax* (deduction at source), the tax deducted in 2017 determines whether or not you are eligible. If you have not lived in the canton of Zurich in 2017 or apply for re-evaluation due to altered circumstances, the determining factor is the tax deducted in 2019.
- For *persons born in 2001 or earlier*, their own tax factors are determinative. If, after attaining full age, there is no definitive tax bill per 1.4.2019, a taxable income and taxable assets of 0 Fr. are assumed.
- *Newborns* receive a premium reduction following the month of their birth. However, this only, if the parents fulfil the requirements. Please note that a pro-rata premium reduction for newborns has to be applied for.
- For *persons who move to Zurich in 2020 from abroad*, the determining factor is the current gross income (please send us your pay slips). The same applies for persons who have moved to Zurich on 1.1.2020 from another canton.

Young adults (born between 1995 and 2001) receive the same premium reduction as children. However, if you can prove that you are in first-time education (in the sense of the tax law), you receive for this time a higher amount.

### **If one of the following applies, you are not eligible for premium reduction**

- your taxable income or assets exceed the eligibility-limit.
- you receive supplementary payments to your AHV/IV (needs-based minimum benefits AHV/IV). In this case a contribution to health insurance is already included in these payments.
- you have lived in another canton on the 1.1.2020. In this case, please contact the administration of your former municipality.
- you are exempted from obligatory health insurance.

### **How it works**

Persons, whose eligibility can be evaluated automatically, receive an application form from the SVA Zürich.

If you believe to be eligible but have not received a notification by the end of 2019, please get in touch with the Städtische Gesundheitsdienste Zürich.

The premium reduction is paid out to your insurer who will deduct the amount from your bill(s). Amounts less than Fr. 200 will not be refunded by SVA Zürich.





	group	total taxable income <sup>1</sup>	withholding tax (tax deducted at source)	amount adults (born in 1994 or earlier)	amount children (born in 2002 or later)	amount young adults (born between 1995 and 2001) in first-time education	
<b>married Persons<sup>2</sup></b> living together	1	0 - 24'000	0 - 598	2'436	1'308	1'308	2'400
	2	24'100 - 30'700	599 - 1'132	1'752	1'308	1'308	2'400
	3	30'800 - 37'600	1'133 - 1'821	1'272	1'308	1'308	2'400
	4	37'800 - 41'600	1'822 - 2'295	876	1'308	1'308	2'400
	5	41'700 - 49'200	2'296 - 3'236	480	1'308	1'308	2'400
	6 <sup>4</sup>	49'300 - 50'700	3'237 - 3'447	no reduction	1'236	no reduction	2'400
	7 <sup>5</sup>	50'800 - 62'900	3'448 - 5'359	no reduction	1'236	no reduction	2'400
<b>single Parents<sup>2</sup></b>	1	0 - 24'000	0 - 598	1'896	1'308	1'308	2'400
	2	24'100 - 30'700	599 - 1'132	1'200	1'308	1'308	2'400
	3	30'800 - 37'600	1'133 - 1'821	900	1'308	1'308	2'400
	4	37'800 - 41'600	1'822 - 2'295	564	1'308	1'308	2'400
	5	41'700 - 49'200	2'296 - 3'236	no reduction	1'308	no reduction	2'400
	6 <sup>4</sup>	49'300 - 50'700	3'237 - 3'447	no reduction	1'236	no reduction	2'400
	7 <sup>4</sup>	50'800 - 62'900	3'448 - 5'359	no reduction	1'236	no reduction	2'400
<b>Others<sup>3</sup></b>	1	0 - 18'100	0 - 734	1'896	1'308	1'308	2'400
	2	18'200 - 24'000	735 - 1'299	1'200	1'308	1'308	2'400
	3	24'100 - 36'300	1'300 - 2'807	900	1'308	1'308	2'400
	4	36'400 - 62'900	2'808 - 5'359	no reduction	no reduction	no reduction	2'400

- <sup>1</sup> Determining are the personal circumstances in which you lived on 1.4.2019 as well as the income which is determining the tax rate. This is rounded down to the next hundred.
- <sup>2</sup> If the taxable assets exceed Fr. 300'000, you are not eligible
- <sup>3</sup> If the taxable assets exceed Fr. 150'000, you are not eligible
- <sup>4</sup> Only minor children are eligible but not the parents

### Altered circumstances / Re-evaluation

The eligibility for premium reduction can - upon request - be re-evaluated. One of the following requirements must be fulfilled:

- your taxable income 2019 has changed in comparison to the one of the initial evaluation per 1.4.2019 and lies now within the above mentioned limits or in a higher group
- marriage, divorce, separation, death of spouse, registered partnership, annulment of a registered partnership
- birth of the first child of a single parent
- if you have moved to the City of Zurich from another municipality within the canton of Zurich, you can claim the difference to the higher premium reduction (only if over Fr. 200)

- if you apply for re-evaluation or have moved to Zurich after 2016: your tax declaration 2019 (four main pages or "Freigabequittung" / "Barcodeblatt" in case of online declaration)

### Deadline for application

It is essential that you apply for premium reduction 2020 before the end of 2021, even if some documents are missing. Any claims expire after 31.12.2021.

### Legal basis

This information sheet presents the premium reduction in a simplified manner. No legal claims can be derived from this information sheet. „Bundesgesetz über die Krankenversicherung“ dated 18.3.1994, the "Einführungsgesetz zum Krankenversicherungsgesetz" (EG KVG) dated 13.6.1999 and the corresponding „Verordnung“ (VEG KVG) dated 06.11.2013 are decisive.

### Documents required

If you apply for premium reduction to the Städtische Gesundheitsdienste, please enclose the following documents/information:

- relevant insurance policy (premium region 1 for the city of Zurich)
- your definitive tax bill 2016 and 2017 (if issued by a municipality in the canton of Zurich)

### Further information

For further information please visit our information desk or call us on 044 412 25 90. Our address and the opening hours are given overleaf.