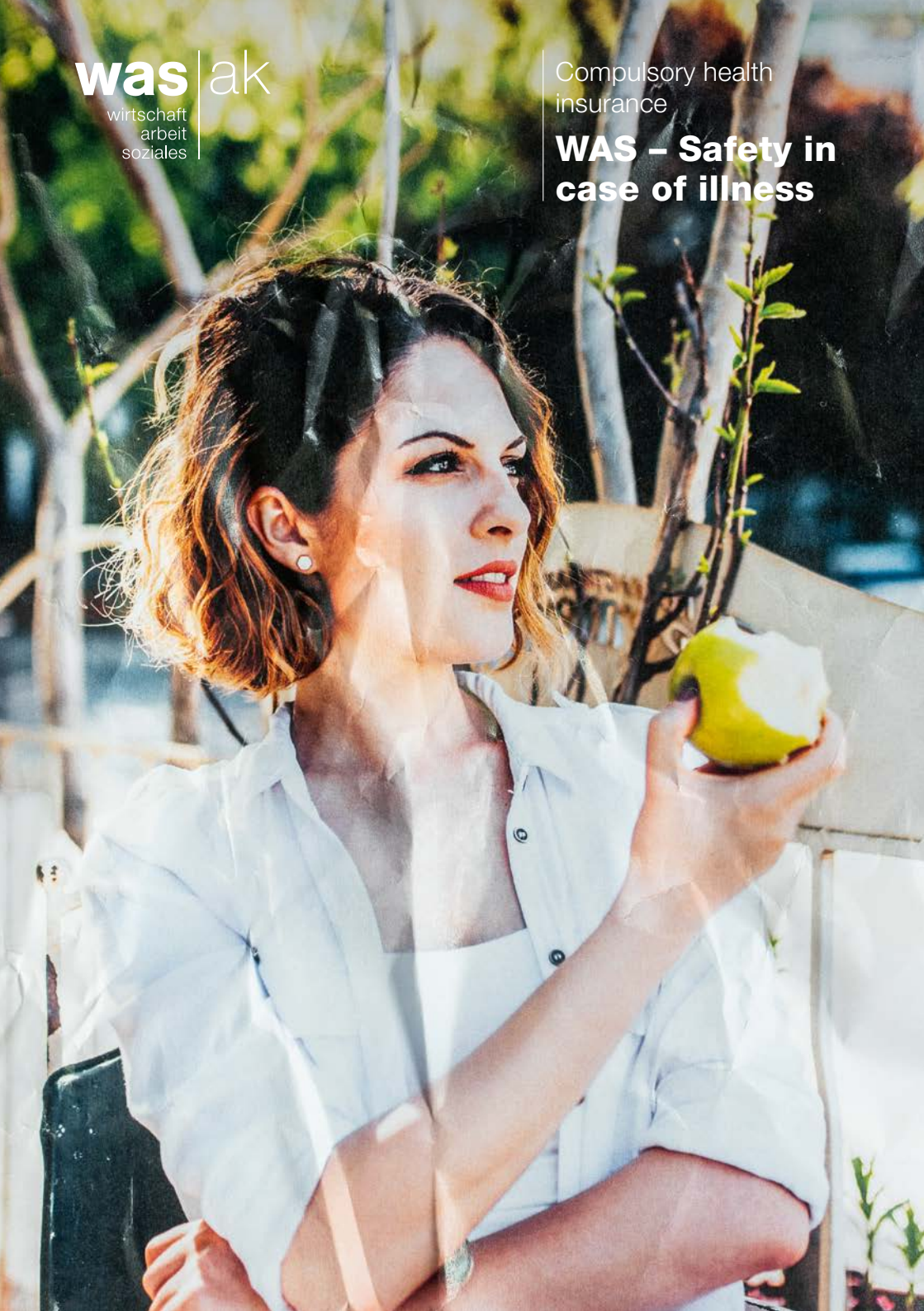


**was** | ak

wirtschaft  
arbeit  
soziales

Compulsory health  
insurance

**WAS – Safety in  
case of illness**



# Insurance cover declared

## Insurance obligation

Pursuant to the Swiss Federal Law on Health Insurance (KVG; SR 832.10), basic health insurance is compulsory for everybody living in Switzerland. Residents can choose their own health insurance scheme. Health insurance schemes are obliged to accept all insured, regardless of their age and the state of their health, without any provisos or waiting periods.

## Persons subject to insurance obligation

Everybody who lives in Switzerland is subject to the insurance obligation under the KVG. Everybody must take out health insurance within three months of taking up residence in Switzerland. The same deadline applies for parents to register their newborn child with a health insurance scheme.

Since the entry into force of the agreement on the free movement of persons with the EU and the revised EFTA agreement on 1 June 2002, all persons from EU and EFTA member states who work in Switzerland are subject to compulsory health insurance in Switzerland (place of work principle). The insurance obligation usually also applies to all family members who are not gainfully employed who are resident in an

EU/EFTA country. The Compensation Fund may allocate a health insurance scheme to anybody who does not comply with the insurance obligation. Foreigners from non-EU/EFTA states who live in Switzerland are also subject to the compulsory health insurance obligation.

## Exceptions from insurance obligation

Only a few persons are totally exempt from the insurance obligation, e.g. persons who come to Switzerland solely for medical treatment or treatment at a spa. These exceptions are governed by the Health Insurance Ordinance (article 2 KW; SR 832.102).

An application for release from the obligation to take out compulsory health insurance can be submitted for exceptional cases. However, release from the insurance obligation in Switzerland





can only be granted if the applicant can provide proof that he or she has comparable foreign insurance cover. The foreign insurance scheme must at least assume the costs pursuant to the KVG.

**On application, the following may be released from the insurance obligation:**

- Persons who are staying in Switzerland for purposes of training or further education (students, scholars, interns, etc.) and the family members accompanying them
- Employees on international assignment and the family members accompanying them
- Cross-border commuters
- Persons on a short-stay permit valid for three months at the most, provided that they have sufficient insurance cover elsewhere
- Persons with a residence permit who are not gainfully employed pursuant to the agreement on the free

movement of persons or the EFTA agreement that are subject to expenditure-based taxation

- Persons who will be considerably worse off in terms of insurance cover or cost compensation if they are forced to join a Swiss insurance scheme and who, due to their age and/or the state of their health (serious illness) cannot take out supplementary insurance to upgrade their cover to the current level or can only do so at unacceptable conditions

**Application for release from insurance obligation**

If you believe that one of these exceptions applies to you, you can submit an application for release from the insurance obligation pursuant to the KVG. The application form is available from the Compensation Fund Lucerne or from the AHV compensation office at your municipality of residence. It can also be downloaded from the internet at [www.was-luzern.ch](http://www.was-luzern.ch) («Forms»). Please submit the completed application form and all required supporting documents (see application form) to the AHV compensation office/residents' registration authority at your municipality of residence for review.

# Information

## **Information on insurance obligation/release from insurance obligation**

- Compensation Fund Lucerne
- AHV compensation office/residents' registration authority at your municipality of residence

## **Information on compulsory health insurance (premiums, benefits):**

- All registered Swiss health insurance schemes
- santésuisse industry association  
Römerstrasse 20, 4502 Solothurn  
mail@santesuisse.ch, www.santesuisse.ch

## **Other general information**

- Website of the Federal Office of Public Health ([www.bag.admin.ch](http://www.bag.admin.ch))

**This information sheet only provides a general overview. Individual cases should be assessed in accordance with the provisions of the law and international treaties.**