



Exemption from the compulsory health insurance based on the Agreement on the Free Movement of Persons - option right in general

The Agreement on the Free Movement of Persons (AFMP) resp. its Annex II provides that certain persons can be exempted from compulsory health insurance in Switzerland upon request in order to remain affiliated with the health insurance system of the state of residence (option right).

The following persons can make use of the option right:

Border workers

Border workers with residence in Germany, France, Italy and Austria who are employed in Switzerland (dependent employment or self-employment). Border workers from all other EU/EFTA states are subject to Swiss compulsory health insurance KVG - they do not have an option right.

Students and interns

Employed students or interns with residence in Germany, France, Italy and Austria on condition that they

- have a short-stay permit L resp.
- declare their center of interest in one of the mentioned states

Family members of a employee or self-employed person with residence and health insurance in Switzerland

Family members who are living in Germany, Finland, France, Italy or Austria whereas the employee or self-employed person lives in Switzerland and is insured in accordance with the compulsory Swiss health insurance KVG.

Pensioners and their family members

Persons who receive a pension from the federal old-age and survivors's insurance (AHV), disability insurance (IV), military insurance (MV), accident insurance (UV) or occupational benefit plan (BV) if they have residence in one of the following states:

- Germany
- France
- Italy
- Austria
- Portugal (only applies to pensioners - family members must be insured in Portugal)
- Spain (only applicable to Swiss or Spanish nationals)



The exemption includes family members living in the same state with few exceptions.

A person who would like to make use of their option right will be exempted from compulsory health insurance in Switzerland on request if they can provide proof that they are covered with health insurance in their state of residence and during a stay in another EU country and in Switzerland (*Art. 2 Para. 6 KVV.*)

The request must be submitted within three months after the accrual of the insurance obligation in Switzerland or after the transfer of residence into another state.