



Exemption from the compulsory health insurance in Switzerland for persons with a private foreign insurance

Persons who are insured by a private foreign insurance can be exempted from the compulsory health insurance in Switzerland if the following conditions are complied cumulatively (*art. 2 para. 8 Ordinance on Health Insurance KVV*):

- A subjection to the compulsory Swiss health insurance would lead to a **clear deterioration** of the current insurance or cost coverage. The insurance cover from the private foreign health insurance company needs to be **considerably** better than that under compulsory basic health insurance KVG **and**
- due to the age (minimum of 55 years) and/or the medical condition supplementary insurance in accordance with VVG to achieve current insurance cover cannot or not under acceptable conditions be obtained from a Swiss health insurance company

The conditions must be complied cumulatively (so called hardship ruling). Not fulfilling one condition leads to the refusal of the request.

Even if the private insurance offers a better cover in single areas than the compulsory Swiss health insurance (KVG) a compensation of ulterior gaps is not possible (e.g. absorption of costs for a dentist treatment). According to current legislation a profound, considerably better insurance cover than the compulsory Swiss health insurance is needed.

Missing tariff protection for the privately insured

The privately insured in Switzerland do not enjoy tariff protection. Care providers are not bound to tariffs predefined by contract or by the authorities. The private insurance company has to cover all costs for medical treatment in Switzerland without restriction of tariff.

Benefit overview: An overview of all benefits in accordance with the Federal Act on Health Insurance (KVG) can be found under [www.admin.ch/Bundesrecht/Systematische Rechtssammlung](http://www.admin.ch/Bundesrecht/Systematische_Rechtssammlung) (Nr. 832.10) under the articles 25 to 31 KVG.



The following documents are mandatory to decide on a request for exemption:

- Short-term residence permit L or residence permit B (does not apply to Swiss nationals)
- Medical proof of medical condition or denial of supplementary insurance in accordance with VVG from the health insurance company
- Current proof of insurance cover of the private foreign insurance company including the following information:
 - cover of costs for medical treatment in Switzerland according to Swiss tariffs and not according to those of their previous country of residence
 - guaranteed free choice of care providers in Switzerland according to Swiss law
 - cover of benefits in kind also abroad (worldwide insurance cover)
 - special insurance benefits as
 - free choice of hospital (public or private) or
 - treatment from the chief physician or
 - accommodation in a single or double bedroom or
 - alternative treatment method

The exemption or the renunciation of exemption can not be withdrawn without a specific reason.