



What happens if I don't get insured on time?

A delayed entry may cause an insurance gap. Possible medical treatment costs would not be covered and would be charged to you. Furthermore the insurance company is authorised to charge not only ordinary premiums but also an additional charge for the delayed entry.

What happens if I don't request an exemption (on time)?

A delayed request can be denied even if the formal requirements would be fulfilled. In this case you would have to be insured with the Swiss compulsory health insurance.

What are the consequences of an official affiliation to a Swiss insurance company?

The office responsible for the control of the insurance obligation can initiate an official affiliation to a Swiss insurance company (art. 6 and 6a Federal Act on Health Insurance KVG). Therewith you lose the option to choose a health insurance company with favourable premiums. You can only swap the health insurance company on designated dates defined by the KVG and in compliance with the termination deadlines.

What does «equivalent insurance cover» mean?

The insurance cover is considered equivalent if the assumption of costs includes benefits in accordance with the Federal Act on Health Insurance (KVG) and inherent ordinances KVV (ordinance on health insurance) and KLV (ordinance on benefits in health insurance). There mustn't be restrictions concerning financial or beneficial respects.

An allegedly selectively better insurance cover cannot compensate ulterior gaps. Example: The insurance cover is not considered equivalent if it generally covers the costs for dentist treatments but does not guarantee cost coverage for chiropractor treatments.

The privately insured in Switzerland do not enjoy tariff protection. Care providers are not bound to tariffs predefined by contract or by the authorities. Consequently the private insurance company may face significantly higher costs for treatments in Switzerland than persons with a compulsory Swiss health insurance.

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.