

Application for exemption from compulsory health insurance for persons with a private foreign insurance (art. 2 para. 8 Ordinance on Health Insurance, KVV)

Name: First name:

Street, No: Postcode:

Place: Country:

Nationality: Date of birth:

Email: Phone:

Confirmation of the foreign private insurer

The insurer confirms that

- the cost of medical treatment in Switzerland is covered at Swiss tariffs and is not limited to reimbursement tariffs in the country of origin
- guaranteed free choice of care providers in Switzerland according to Swiss law
- benefits in kind are generally also covered abroad (worldwide insurance cover)

In addition, the following special insurance benefits are granted (please tick or complete as appropriate):

<input type="checkbox"/> free choice of hospital (public/private) <input type="checkbox"/> accommodation in a single or double bedroom <input type="checkbox"/> If necessary, further:.....	<input type="checkbox"/> chief physician treatment <input type="checkbox"/> alternative treatment methods
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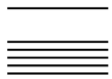
Insurer	Address/Stamp
.....
Place/Date	Signature
.....

Attachments:

- Copy of residence permit in Switzerland
- Copy of the insurance policy
- Medical certificate or refusal of admission to a Swiss supplementary insurance with a statement of reasons (if younger than 55 years)

Please do not forget to sign the request on the following page below!

The application and the necessary documents have to be sent to the municipality at your residence.



Important information on exemption from compulsory health insurance for persons with private foreign insurance

Any person residing and/or staying in Switzerland for more than three months is subject to compulsory health insurance. Persons with a shorter stay are also subject to compulsory insurance if they do not have equivalent insurance cover. Family members who are not gainfully employed must also be insured.

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. For this purpose, either a medical proof of the state of health or the rejection of a Swiss health insurer for supplementary insurance must be presented.

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.

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.

Overview of benefits: 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) (No. 832.10) under the articles 25 to 31 KVG.

The exemption or the renunciation of exemption can not be withdrawn.

Insured persons have to cooperate by the enforcement of the social security agreement free of charge (Article 28 (1) ATSG). With your signature you confirm that you immediately report any changes to the Gemeinsame Einrichtung KVG that could lead to an insurance obligation in Switzerland. These include the taking up or termination of employment, the completion of studies, changes in family status or in your residential situation.

I hereby confirm that I have completely and faithfully answered the questions and have read and understood the above information.

Place/date

Signature of the applicant

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