



Ombudsman

Insured Persons who have problems with their health insurance, can contact the Ombudsman for health insurance. The Ombudsman attends to questions and problems which arise between the insured person and the health insurance.

Ombudsman Krankenversicherung
Morgartenstr. 9
CH - 6003 Luzern

Telephone German: +41 (0)41 226 10 10
Telephone French: +41 (0)41 226 10 11
Telephone Italian: +41 (0)41 226 10 12
Fax: +41 (0)41 226 10 13

e-mail: info@om-kv.ch
Internet: <https://secure.om-kv.ch/>

Legal process

For significant benefits, claims and decrees with which the person in question does not agree, the insurance has to issue a written declaration. Such declarations are forwarded with an instruction on the right of appeal. An appeal against an insurance declaration can be lodged within 30 days with the enacting organisation.

Decisions on appeals have to be issued within a reasonable period. They have to be justified and include an instruction on the right of appeal. The appeal process is free of charge. As a rule, no compensation is paid to those involved.

A complaint can be made against appeal decisions or decrees, even when an appeal has been barred. Every Canton appoints an insurance court as sole authority for the judgment of decisions in respect of social insurance.

The jurisdiction lies with the insurance court of the Canton of residence of the insured person or a third person lodging a complaint.