



Health insurance in Switzerland

Q&A Event for New International Students

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The slides will be available
on our website
→ www.ethz.ch/health-insurance-for-students

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1. What you need to know in a nutshell



- General important points to start!

Law: Health insurance is mandatory for all!



- Health insurance is **mandatory** for anybody who stays in **Switzerland** for more than **90 days!**
- A health insurance package **according to Swiss law** can be very expensive!
- International (exchange) students:
 - can provide for insurance coverage with:
 1. European health insurance card (or UK)
 2. Swiss insurance for international (exchange) students
 - **Both require an «exemption» from Swiss insurance law**

The 'Three-month deadline' rule



After arrival, you have **3 months** to:

A) [apply for an exemption](#) (recommended to all students holding the «EU Health Insurance Card»)

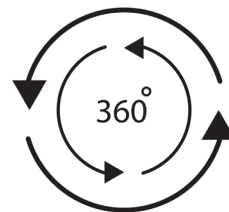
OR

B) get a student insurance package and [apply for an exemption](#)

Do not miss the 3-month deadline!

If you do, you will be assigned a KVG health insurance:

→ **very expensive!**



Full coverage from the day you enter Switzerland!

Heads up!



The exemption process might take longer than 3 months

Don't worry:

- Submit your exemption request within the 3-month deadline
- You are on the safe side!

Accident or illness: what do I do?

- What to do in case of an emergency or illness:

Serious emergency

Doctors for urgent (non-life threatening) cases

Find your doctor (normal cases)

→ Visit our [webpage](#)

IMPORTANT:
The emergency ward of a hospital is reserved for **life-threatening conditions / severe accidents ONLY!**



Please note: as long as you submit your exemption request on time, you are covered from the day of your arrival in Switzerland (also retroactively)

What is generally covered?

- **The benefits are all the same!**
- All costs in case of illness are covered.
- **Pharmaceuticals and medical products** are covered if **prescribed by a doctor**.
- Accident coverage is **included** (for both EU and non-EU students).
- **Dental treatment is NOT covered!**
(*exception*: Scorestudies with the «Premium plan» → dental cover up to CHF 1000/year)
- Some insurances also offer further packages. Ask the insurance of your choice directly.

**Unsure about the coverage of a specific treatment?
Contact your insurance!**

Sample letters

[Sample letters](#) from the authorities (City of Zurich and SVA) with comments in English for your reference:



Sum-up



- Health insurance is mandatory!
- The three-month deadline rule
- What to do in case of illness
- Insurance coverage (general terms)

2. Change canton of residence

Change your main residency to another canton?

1. Check: is your current (Swiss) health insurance valid in the new canton?
 - a. **No:** cancel your current insurance and apply for a new insurance package
 - a. instructions on our [webpage](#)
 - b. wait for the insurance policy to arrive
 - b. **Yes:** your Swiss or EU (UK) health insurance is valid in the new canton.
2. In both cases you must apply for the [exemption](#) from compulsory health insurance.
→ The exemption from another canton is not valid in the canton of Zurich (or any other canton).
3. Wait for the response (download link of decision)



Weekly residence in another canton?

- There is **nothing you need to do!**
The health insurance of your canton of residence covers you in the canton of Zurich.
- See our [webpage](#)

Change place of residence *within* the canton of Zurich

Change your main residency to another place in the canton of Zurich?

- If you have already applied for an exemption:
 - inform the new resident's registration office accordingly
 - if you move to the city of Zurich: bva-kv@zuerich.ch
- If you have already received the exemption:
 - take it with you when you register!



3. For students with a European Health Insurance Card (EHIC)



Live in the city of Zurich?

1. Register at the Resident's Registration Office (Personenmeldeamt - PMA)
2. You will receive a document (letter 1) with information about the health insurance
 - Do **not** use the URL or QR code in this letter since you can't choose «EU health insurance»
3. Apply for the exemption:
 - Follow the instructions on our [webpage](#)
 - You will receive a confirmation email from SVA Zurich
 - **Forward this email to the City of Zurich, bva-kv@zuerich.ch**Include the following details:
 - First name and family name
 - Date of birth
 - Address in the city of Zurich
4. Wait for the response (download link of decision)
5. See our [webpage](#) for details

Live outside the city of Zurich?

→ follow the instructions that you received at the city / village hall.

For students with an UK Global Health Insurance Card (GHIC)

... can apply for an exemption

- Procedure: [exemption](#) as with a EU card
- We cannot guarantee that the exemption will be granted.



Employment and the European Health Insurance Card



Information for the Canton of Zurich only!

→ Students who live in another canton might have to take out a regular Swiss health insurance

Do you have an income?

- Grants and scholarships are not regarded as «income»
- Switch to an **international student insurance package** (in the canton of Zurich)
- Apply for a new exemption from SVA
- When you stop working, you can switch back to the EU insurance
 - Check cancellation regulations with your health insurance
 - Apply for a new exemption based on the EU insurance

Other cantons might require a KVG insurance!
Ask them directly

Follow the [link](#) for more information

Billing procedure with the EU Health Insurance Card



Once you receive the bill,
pay within the deadline indicated!

- The reimbursement is made by **Gemeinsame Einrichtung KVG**
- See detailed instructions on [our webpage](#)



Lump-sum payment:
CHF 92 per case of sickness within 30 days

(e.g., in case of fever you can see the doctor 'any number' of times within 30 days and pay CHF 92 once!)

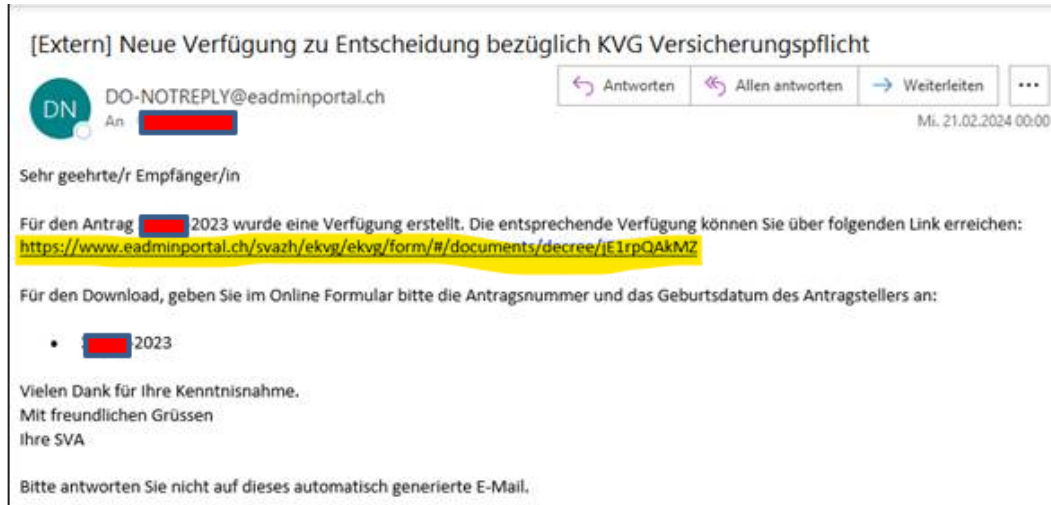


Watch out!

- Keep the **3 month deadline** in mind!
Otherwise, you will be assigned a KVG health insurance → **very expensive!**
- Check your SPAM folder if you haven't / don't receive information, especially if you have been registered with the authorities for more than three to five months.
- Always read and, if needed, react to letters and mails from the authorities!
- If you don't understand them,
 - refer to our [sample letters](#);
 - and if it's still unclear, contact us!



4. Notification of your exemption



An email from SVA (DONOTREPLY@eadminportal.ch) will notify you about the decision of your request for exemption.

- Click on the link provided
→ be aware: the link might be available only for a certain time period.
- Enter your application number (Antragsnummer) and the date of birth (Geburtsdatum)
- Download the document (the decision)
- Save the document

Rejection of your exemption request

- If your exemption request has been denied (see the example): **Get in touch with us immediately!**
- You will have to take out a new insurance (regular or international student package) **and inform the Resident's Registration Office** of your municipality.
- If you fail to take out an insurance within 30 days, **you will be insured** with an insurance of their choice automatically.



► Antragsnummer 22222-2023 1. Januar 2024

► **Krankenversicherungspflicht:**
Wir müssen Ihren Antrag abweisen

Guten Tag Herr Muster

Am xx. November 2023 stellten Sie einen Antrag auf Befreiung von der Schweizer Krankenversicherungspflicht. **Wir müssen Ihren Antrag abweisen.**

Rechtslage
Jede Person mit Wohnsitz in der Schweiz muss sich innert drei Monaten nach Zuzug bei

Ihre Situation: Sie erfüllen die Voraussetzungen nicht
Sie haben die Voraussetzungen für eine Befreiung nicht erfüllt. Aus folgendem Grund weisen wir Ihren Antrag ab:

- Ihr Versicherer ist nicht bereit, das Bestätigungsformular A ohne Einschränkungen zu unterzeichnen. Das heisst, Ihre Versicherung ist nicht gleichwertig.

Bitte wenden

your exemption request has been denied because your current insurance does not fulfill the requirements of Form A

Approval of exemption request

For international ETH students only: exemption duration

- Usually you will be exempt for 3 years
- If applicable, **after 3 years** you need to **apply for a new exemption** online; same process; **be pro-active**
→ you will not receive a reminder!
- **Max. duration** of the **exemption** is **6 years**

SVA Zürich

Krankenversicherungspflicht

Team 044 448 88 90
www.svazurich.ch/mail-kvg
Sozialversicherungsanstalt
des Kantons Zürich
Röntgenstrasse 17
Postfach
8087 Zürich
www.svazurich.ch

▶ Antragsnummer 11111-2023

01. Januar 2024

▶ **Krankenversicherungspflicht:**
Wir bewilligen die Befreiung

Guten Tag Frau Muster

Am xx. November 2023 stellten Sie einen Antrag auf Befreiung von der Schweizer Krankenversicherungspflicht.

- Sie befinden sich in einer Aus- oder Weiterbildung. **Wir bewilligen Ihre Befreiung.**

Diese Befreiung gilt höchstens drei Jahre. Auf Antrag lässt sie sich einmalig um weitere drei

Wir verfügen deshalb:

Anna Muster ist vom 01. August 2023 bis 02. August 2026 von der Versicherungspflicht nach KVG befreit. **exact duration of exemption → remember the expiry date!**

5. Private insurances from home country

- With a private insurance from your home country, you can try to apply for an exemption: for the process, see our [webpage](#).
- Please note, however, that it is **extremely rare** that such exemption requests are approved.
- In case your application for an exemption is rejected, your immediate reaction will be extremely important to avoid being forcefully insured.

→ This can get very expensive!

6. Liability Insurance



- Not mandatory in Switzerland
- **Highly recommended!**
- Premiums are low compared to costs for possible damage
- Check with your home insurance if you are covered in Switzerland
- Some of the international health insurances have an offer in stock
→ see tab [other/additional services](#)
- Visit our [webpage](#) for more information

Reminder...



Make sure you have your insurance (card or app) with you!
Present it when you have to see a doctor, the pharmacy or a hospital.

Contact

www.ethz.ch/health-insurance-for-students

For International Students

International Student Office

Website: www.ethz.ch/international-students

Email: internationalstudents@ethz.ch

Telephone: +41 44 632 20 95

Telephone hours: Mon. 9 – 11am & Wed. 3 – 5pm

Consultations: by email appointment

For Exchange Students

Student Exchange Office

Website: www.incoming.ethz.ch

Email: francesca.broggi@akd.ethz.ch

Consultations: [desk](#) or by email appointment

Short break



- EU-Card students may leave
- if you consider to **work beside studying**, you need to stay
- if you are from a **non-EU/EFTA country**, you need to stay

7. For students who need a new Swiss health insurance



Live in the city of Zurich?

1. Register at the city hall (Personenmeldeamt – Resident’s registration office)
2. You will receive a document (letter 1) with information about the health insurance
 - Do **not** use the URL or QR code in this letter
 - you can’t choose any of the «health insurances for international students»
3. Apply for an insurance package
 - instructions on our [webpage](#)
 - wait for the insurance policy to arrive
4. Apply for [exemption](#) from compulsory health insurance:
 - a. you will receive a confirmation email
 - b. **Forward this email to the City of Zurich, bva-kv@zuerich.ch**
Include first and family names, date of birth and address in Zurich
5. Wait for the response (download link of decision)

Live outside the city of Zurich?

→ follow the instructions that you received at the city / village hall.

Heads up!



The exemption process might take longer than 3 months

Don't worry:

- Submit your exemption request within the 3-month deadline
- You are on the safe side!

Student insurance packages: 6 options (among others)



Academic Care <small>groupe mutuel</small>	coverio <small>coverio</small>	Scorestudies <small>scorestudies :) your study, our care!</small>	Student Care <small>SW/CA</small>	Swisscare SPSS <small>swisscare</small>	Swisscare HMIE <small>swisscare</small>
<p>CHF 115 (CHF 500 deduct.) CHF 135 (CHF 100 deduct.) CHF 140 (CHF 0 deduct.)</p> <p>(rates up to age 25; higher rates for age 25+)</p>	<p>CHF 38 (CHF 2500 deduct.) CHF 47 (CHF 1500 deduct.) CHF 87 (CHF 500 deduct.)</p> <p>(rates for age up to 21; higher rates up to age 22 to 26; higher rates for age 27+)</p>	<p>CHF 64 (CHF 1500 deduct.) CHF 80 (CHF 1000 deduct.) CHF 151 (CHF 500 deduct.)</p> <p>(rates up to age 29; higher rates for age 30+)</p>	<p>CHF 91.70 (CHF 500 deduct.) CHF 96 (CHF 300 deduct.)</p> <p>(rates up to age 25; higher rates for age 25+)</p>	<p>CHF 64 (CHF 1500 deduct.) CHF 70 (CHF 1000 deduct.) CHF 96 (CHF 500 deduct.) CHF 124 (CHF 300 deduct.)</p> <p>(rates up to age 31; higher rates for age 32+)</p>	<p>CHF 38 (CHF 2500 deduct.) CHF 49 (CHF 2000 deduct.) CHF 59 (CHF 1500 deduct.) CHF 70 (CHF 1000 deduct.) CHF 88 (CHF 500 deduct.) CHF 115 (CHF 300 deduct.)</p> <p>(rates up to age 31; higher rates for age 32+)</p>
<p>No cost contribution</p>	<p>10% cost contribution</p>	<p>No cost contribution</p>	<p>No cost contribution</p>	<p>10% cost contribution</p>	<p>10% cost contribution</p>
<p>Monthly - every 3 months every 6 months annually</p>	<p>Monthly - - - annually</p>	<p>Monthly every 2 months every 3 months every 6 months annually</p>	<p>Monthly every 2 months every 3 months every 6 months annually</p>	<p>Monthly - every 3 months every 6 months annually</p>	<p>Monthly - every 3 months every 6 months annually</p>
<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>	<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>	<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>	<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>	<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>	<p>VVG insurance with KVG benefits -> exemption from KVG obligation is required</p>

Deductible («Franchise») & cost contribution



Doctor's bill			
Treatment & medication		CHF	2000
You have to pay:			
Deductible	<ul style="list-style-type: none"> To be paid once per calendar year. You choose your personal deductible when you sign up for your health insurance. The higher the deductible, the lower the premiums! 	CHF	300
Cost contribution (Swisscare and coverio): 10% of the rest (CHF 1700)		CHF	170
	<ul style="list-style-type: none"> In addition to the deductible: You pay 10% of the remaining costs yourself (max. CHF 700/year) 	CHF	470
Your insurance company has to pay:		CHF	1530

Your coverage

- The **benefits are always the same**, no matter which package you choose – it has been defined by law (KVG law)!
- All costs in case of illness are usually covered.
- **Pharmaceuticals and medical products** are covered as long as they are **prescribed by a doctor**.
- Accident coverage is **included**.
- **Dental treatment is NOT covered!**
(exception: Scorestudies with the «Premium plan» → dental cover up to CHF 1000/year)



**Unsure about the coverage of a specific treatment?
Contact your insurance!**

Exemption: Rejection - Approval



In case of a rejection:

► Antragsnummer 22222-2023 1. Januar 2024

► Krankenversicherungspflicht:
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Guten Tag Herr Muster

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Rechtslage

Jede Person mit Wohnsitz in der Schweiz muss sich innert drei Monaten nach Zuzug bei

In case of approval:

- Download and **SAVE (!)** the decision letter
- Check the duration of the exemption

Wir verfügen deshalb:

Anna Muster ist vom 01. August 2023 bis 02. August 2026 von der Versicherungspflicht nach KVG befreit. **exact duration of exemption → remember the expiry date!**

get in touch with us immediately!

Billing procedure new Swiss student health insurance

- <https://ethz.ch/en/studies/international/after-arrival/health-insurance/nicht-eu/refund.html>



8. Change your health insurance plan?

For international ETH students only

Want to [change your health insurance plan](#)?

- Contact your current health insurance and ask about the termination date of your contract
- Apply for a new health insurance
- **Apply for a new exemption** at SVA!



9. Leaving Switzerland

- Deregister from the City Hall (Resident's Registration Office) 30 days before departure
- Get a confirmation about your de-registration!
- Inform your insurance and send them the confirmation of de-registration



Contact

www.ethz.ch/health-insurance-for-students

For International Students

International Student Office

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Email: internationalstudents@ethz.ch

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Student Exchange Office

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Email: francesca.broggi@akd.ethz.ch

Consultations: [desk](#) or by email appointment

10. Q&A



www.ethz.ch/health-insurance-for-students