



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



1. What you need to know in a nutshell



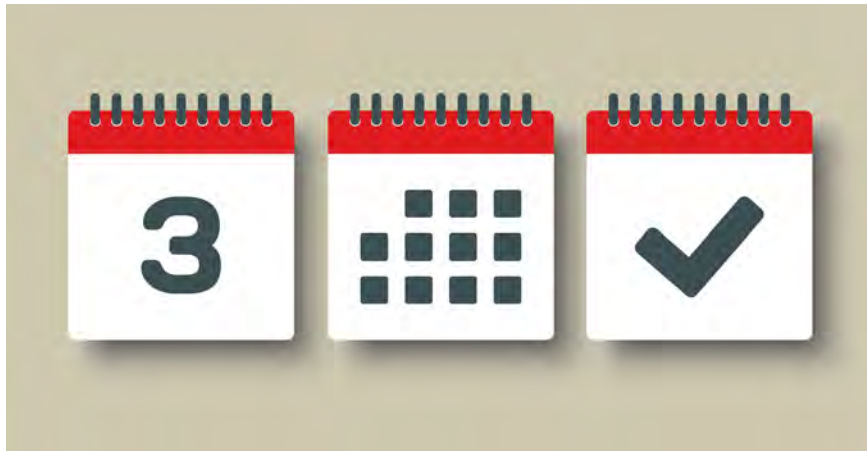
- General important points to start!

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»)

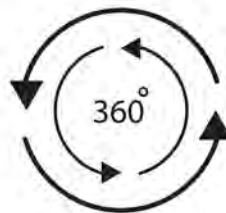
OR

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](#)
- ! The **emergency ward** of a hospital is reserved for **life-threatening conditions / severe accidents ONLY!**



What is generally covered?

- **The benefits are all the same!**
- All costs in case of illness are covered.
- Unsure about the coverage of a specific treatment? Contact your insurance!
- **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.

Sample letters

[Sample letters](#) 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 (mail attachment)



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



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 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.

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!



Do you have an income?

- Grants and scholarships are not regarded as «income»
- Switch to an international student insurance package
- 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

Follow the [link](#) for more information

Billing procedure EU Health Insurance Card



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

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!)

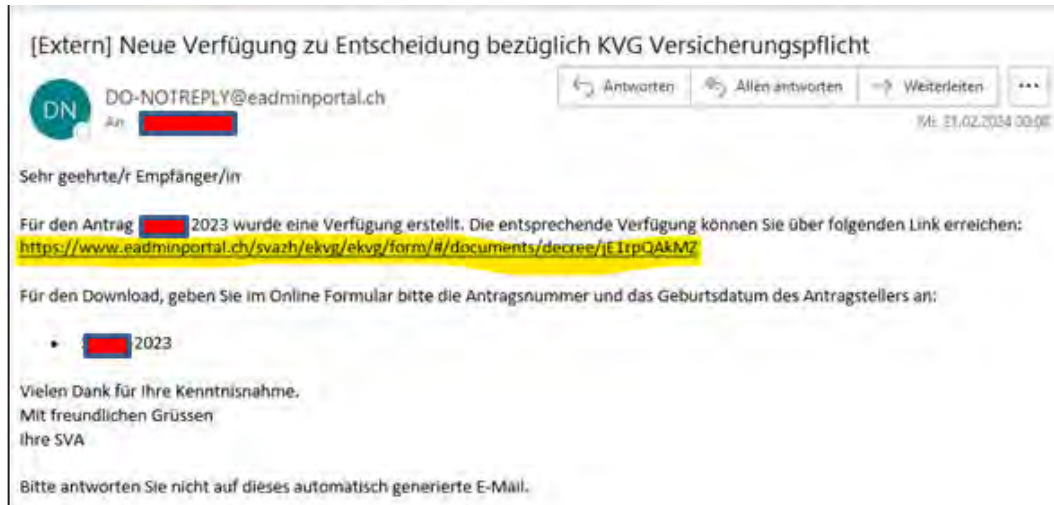


Watch out!

- 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 e-mail (DONOTREPLY@eadminportal.ch) will notify you about the decision of your request for exemption.

- Click on the link
→ 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 compulsorily insured** with an insurance of their choice.



► 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 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 the confirmation mail 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: 5 options



	Academic Care  <small>Swiss Power Group.</small>	Scorestudies  <small>give study insurance</small>	Student Care 	Swisscare SPSS 	Swisscare HMIE 
Premium/ month (-> see companies' websites for details!)	CHF 115 (CHF 500 deductible) CHF 135 (CHF 100 deductible) CHF 140 (CHF 0 deductible) (rates up to age 25; higher rates for age 25+)	CHF 64 (CHF 1500 deductible) CHF 80 (CHF 1000 deductible) CHF 151 (CHF 500 deductible) (rates up to age 29; higher rates for age 30+)	CHF 91.70 (CHF 500 deductible) CHF 96 (CHF 300 deductible) (rates up to age 25; higher rates for age 25+)	CHF 64 (CHF 1500 deductible) CHF 70 (CHF 1000 deductible) CHF 96 (CHF 500 deductible) CHF 124 (CHF 300 deductible) (rates up to age 31; higher rates for age 32+)	CHF 59 (CHF 1500 deductible) CHF 70 (CHF 1000 deductible) CHF 88 (CHF 500 deductible) CHF 115 (CHF 300 deductible) (rates up to age 31; higher rates for age 32+)
Cost contribution	None	None	None	10%	10%
Payment mode	Monthly - every 3 months every 6 months annually	Monthly every 2 months every 3 months every 6 months annually	Monthly every 2 months every 3 months every 6 months annually	Monthly - every 3 months every 6 months annually	Monthly - every 3 months every 6 months annually
Acceptance	Accepted in: ALL cantons!	Accepted in: ALL cantons!	Only accepted in: Zurich, Vaud	Accepted in: ALL cantons!	Accepted in: ALL cantons!
Law	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required	VVG insurance with KVG benefits -> exemption from KVG obligation is required

Deductible («Franchise») & cost contribution



Doctor's bill		
Treatment & medication	CHF	2000
You have to pay:		
Deductible	CHF	300
Cost contribution (Swisscare): 10% of the rest (CHF 1700)	CHF	170
	CHF	470
Your insurance company has to pay:	CHF	1530

- 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!**

- In addition to the deductible: You pay **10% of the remaining costs** yourself (max. CHF 700/year)

Your coverage

- The **benefits are always the same**, no matter which package you choose – it's defined by law (KVG law)!
- All costs in case of illness are usually covered.
- If you are unsure whether a specific treatment is covered – contact your health insurance company directly.
- **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)



Exemption: Rejection - Approval



In case of a rejection:

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

get in touch with us immediately!

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!**

Billing procedure new Swiss student health insurance

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



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
 - add your current KVG exemption.



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

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For Exchange Students

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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