



# Health and Accident Insurance

Persons living in Switzerland must have health and accident insurance. These private insurances cover the costs of illness, accidents, or pregnancy. Both insurances must be within three months of entering the country.

## Health Insurance (Basic Insurance)

All Swiss residents are obligated to individually obtain health insurance (Grundversicherung|assurance de base). Persons moving to Switzerland must do so within three months. Costs of illnesses that arise before this three month period will be retroactively covered. Basic insurance is offered by numerous private health insurances (Krankenkassen|caisses-maladies privées) and may be chosen freely. Health insurances must accept all Swiss residents. Those insured pay a monthly premium. Premiums vary according to insurance company and insurance model. Comparing offers is recommended. Changing insurance companies is possible only once a year (November). Basic insurance covers the costs of illness as well as pregnancy and childbirth. Benefits are legally bound. Attention: costs for dental care or glasses are generally not covered.

## Accident Insurance

Employees who work over 8 hours a week are automatically insured against accidents at work and in their free-time through their employers. Persons who work fewer hours are not insured for accidents that happen in their free-time and must obtain their own accident insurance. This also applies for self-employed and unemployed persons. Unemployed persons must obtain accident insurance through their health insurance company. Those who are self-employed can obtain accident insurance from other insurance companies. Insured persons must pay a monthly premium. Employees' premiums are deducted directly from their monthly wages.

## Premium Reductions

Persons who cannot afford to pay a health insurance premium may be entitled to a premium reduction (Prämienerbilligung | réduction de primes d'assurance-maladie) for basic insurance. In order to be granted the reduction one must submit a request every year by 31. December. If the request is granted one pays a lower premium the following year. The social insurance office (Amt für Sozialversicherungen, ASV | Office des assurances sociales, OAS) has further information on premium reductions and will receive online applications.



## Supplementary Insurance

In addition to compulsory basic insurance one can take out various supplementary insurances (Zusatzversicherungen | assurances complémentaires). These offer benefits that basic insurance does not, such as dental care. Most insurance companies offer supplementary insurance. They are not obliged to offer supplementary insurance to all persons, in contrast to basic insurance, and can impose conditions.

### **Additional information (links, addresses, information sheets, brochures)**

[www.hallo-bern.ch/en/health/health-and-accident-insurance](http://www.hallo-bern.ch/en/health/health-and-accident-insurance)