

Mandatory healthcare insurance (OKP) under the bilateral agreements.

This information sheet tells you about the insurance that citizens of Switzerland or another EU/EFTA state are required by law to have if they fall into one of the following categories:

- Cross-border commuters and their family members
- Pensioners and their family members
- Members of the family of an employed person living in Switzerland and subject to Swiss insurance obligations
- Employees on secondment and their family members
- Unemployed persons and their family members

Insurance required under Swiss law.

Cross-border commuters

Under the "place of employment" principle, cross-border commuters who work in Switzerland are essentially subject to the obligation to take out insurance in Switzerland. (Special regulations apply if they work in several states.) At trisan.org/buergerinfos you can find helpful advice on health issues in the regions bordering Germany and France.

Pensioners

As a rule, pensioners must be covered by health insurance in the same state from which they draw a pension. Individuals who receive a pension from Switzerland are therefore required to take out health insurance in Switzerland. (Special regulations apply if they draw pensions from multiple sources.)

Family members

If a person is required by law to have Swiss health insurance because they work and/or live in Switzerland, the members of their family must also be covered by Swiss health insurance. This does not apply if the family member goes to live in Denmark, Portugal, Sweden, Spain or Hungary*. In such cases they must be covered by insurance in their country of residence.

Employees on secondment

Any individual who is deployed to another state on behalf of their Swiss employer remains subject to the provisions of Swiss law. Should they de-register in Switzerland and move home to an EU/EFTA, state, they will pay the EU premium that applies in their country of residence.

Unemployed persons

The "place of employment" principle also applies to those who are unemployed: they must be covered by health insurance in the state from which they receive unemployment benefits.

* Does not apply to the families of pensioners living in Hungary.

What do you need to do?

Notify your health insurer in Switzerland in good time that you are going to live abroad. If your current insurer does not offer health insurance for people who live in an EU/EFTA state, you will have to take out insurance with an alternative provider. The list of insurers that cover your country of residence, as well as current premiums, can be found online (in German, French and Italian) at priminfo.ch (Prämien / Prämien EU/EFTA). From now on, your health insurer will no longer apply the premiums for your place of residence in Switzerland, but instead charge what is known as the "EU premium" for the state in which you live.

Medical treatment in your country of residence.

Having taken out the relevant OKP Bilateral Agreements, you may apply for Form S1. With this form, you register with the body responsible for health insurance in your new country of residence, i.e. you register to receive benefits. Once you have registered, your existing health insurance will cover the same health-related costs as are covered by the health insurance legislation of your new country of residence.

We recommend registering immediately so that you are entitled as soon as possible to have costs paid by the liaison insurer (medical treatment, hospitalisation, medication, etc.).

Medical treatment in Switzerland.

With the OKP Bilateral Agreements, you can choose where you want to receive medical treatment – either in your country of residence, or in Switzerland. Treatment in Switzerland is subject to Swiss provisions on social health insurance.

Premium reduction.

If your financial circumstances are modest, you are entitled to a reduction in your premiums. All pensioners and their family members have to do is apply to the Common Institution KVG (Gemeinsame Einrichtung KVG). If you fall into one of the other categories, please contact the cantonal AHV Compensation Office that is responsible for you.

Exemption from mandatory health insurance.

In countries with an option right it is possible to secure an exemption from the Swiss insurance obligation. Information about the procedure for requesting exemption from the insurance obligation can be found at [versicherungspflicht.kvg.org](https://www.versicherungspflicht.kvg.org)

This information sheet applies to the following insurance policy

- Mandatory Basic Insurance (OKP) Bilateral Agreements from CSS Kranken-Versicherung AG

Links

- [kvg.org](https://www.kvg.org)
- [bag.admin.ch](https://www.bag.admin.ch) (Insurances / Health insurance)
- [trisan.org/buergerinfos](https://www.trisan.org/buergerinfos)

We are here for you

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Monday to Friday 8 am to 6 pm

The purpose of this information sheet is to provide you with a general overview. Insurance cover is governed by your health insurer's regulations in accordance with the Federal Health Insurance Act (KVG) and by the Act itself.

