



Health Insurance in Switzerland for International Students

Introduction

By federal law ("Krankenversicherungsgesetz" – KVG), health insurance is **mandatory** for anyone staying in Switzerland longer than three months. The compulsory basic health insurance policy covers illness, accidents, and maternity. For details, please check the website of the Federal Office of Public Health:

<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung.html>

Compulsory health insurance in Switzerland can be quite expensive. Foreign students can apply for exemption from compulsory health insurance, provided they have a policy offering equivalent cover.

You must prove that your coverage is sufficient within three months after your arrival in Switzerland.

How to declare your coverage

When registering at the local residents' registration office (*Personenmeldeamt*), you will receive a letter in German with information on how to proceed to declare your health insurance coverage. If you do not live in the city of Zurich, please contact your local authorities for more information on the process.

If you take out **compulsory health insurance**, you will need to declare it **using the link** provided on the letter. Further information on how to get a regular Swiss compulsory health insurance can be found in the FAQs on page 4.

If you are eligible to apply for **exemption** from compulsory health insurance, please follow the instructions depicted on **page 2**.

Exemption from compulsory health insurance

As an international student, you can apply for an exemption from the compulsory health insurance if:

- you are legally insured by an EU state, have a **European Health Insurance Card (EHIC)** and do not plan on working in Switzerland.
- you take out **Swiss health insurance for international students**, which is a cheaper package specifically designed for international students (see FAQs on page 4).
- you are covered by a **private health insurance** from an EU or non-EU country.



How to apply for an exemption from compulsory health insurance

You can apply for your exemption directly online under:

<https://www.eadminportal.ch/svazh/ekvg/ekvg/form/#/wizard>

Please do so within the first three months after your arrival. If you fail to do so within the deadline, you will be assigned a compulsory health insurance by the authorities that is far more expensive than student health insurance packages.

Besides filling in the online application form, you will be requested to provide the following documents depending on your insurance coverage:

If you are **legally insured by an EU state** and have a **European Health Insurance Card (EHIC)** and do not plan on working during your stay, or if you buy a **Swiss health insurance for international students**:

- Certificate of the educational institution (copy of your valid student card or proof of enrollment)
- Copy of your European Health Insurance Card (EHIC) / Copy of your Swiss health insurance policy/certificate

If you are covered by a **private health insurance** from an EU or Non-EU country:

- Certificate of the educational institution (copy of your valid student card or proof of enrollment)
- Confirmation form A*, signed and stamped by your insurance company
- Copy of your private insurance policy/certificate

*Confirmation form A can be downloaded here:

https://svazurich.ch/content/dam/sva-dokumente/4000_ipv/4100_kvq/4100_vl3_kvq_english_bestaetigung_des_auslaendischen_versicherers_for_m_a.pdf

Important for those living in the City of Zurich: As soon as you have sent your application for exemption, forward the e-mail with the confirmation of receipt from the social insurance company SVA Zurich to the residents' registration office (*Personenmeldeamt*) at bva-kv@zuerich.ch. This way, the residents' registration office will know that you are currently in the process of applying for an exemption.

If you have not received the confirmation e-mail from SVA immediately upon submission of your exemption request, check your spam folder. Make sure that the exemption request has been sent properly. Check your e-mails regularly, as SVA Zurich may contact you if they have questions or need additional documents to evaluate your case.

Several weeks or even months after submitting your application for exemption, SVA Zurich will inform you about their decision on your application by email. In this e-mail, there will be a link to download the decision letter in PDF. Download and save the document on your computer immediately, as the link may expire. Please note that it is not possible to predict how the authorities will decide.



If your application for exemption gets declined, you must react immediately and buy regular Swiss health insurance or Swiss health insurance for international students. Please contact Global Student Experience (incoming@int.uzh.ch) if you need any support.

Remark for students with private health insurance from an EU or non-EU country: it is possible to apply for an exemption; however, it is extremely rare that such exemption requests are approved. We strongly recommend buying a Swiss health insurance for international students (see page 4, FAQs) from the start.

IMPORTANT:

- If you live outside the city of Zurich, the procedure might be a bit different. You should ask about it when you register at the municipality.
- Please open letters or emails from the local residents' registration office (*Personenmeldeamt*) and from your health insurance company immediately. If you have any questions, please contact Global Student Experience (incoming@int.uzh.ch) without delay.
- Further information can be found in a very informative brochure on the website of the Federal Office of Public Health (FOPH):
<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-das-wichtigste-in-kuerze.html>
- Also, you can find more information about the insurance obligation for foreign students here:
<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-versicherte-mit-wohnsitz-im-ausland/versicherungspflicht/auslaendische-studierende-ch.html>
- Please refer to the **FAQ's on page 4** for important information on health insurance in Switzerland, including Swiss health insurance for international students.

Explanation of terminology used when applying for health insurance

1. **Premium:** This is your monthly payment to the health insurance. This must be paid in advance.
2. **Deductible or franchise:** This is the portion of costs paid by the insured person before the insurance will take over. Your insurance will only carry any treatment costs after you have exceeded your deductible. The higher the deductible chosen, the lower the premium fee. Choose your deductible wisely! If you rarely need to see a doctor, it may be appropriate to choose a high deductible.
3. **Cost contribution or retention fee:** When your deductible has been exceeded, you will have to pay 10% of treatments costs up to a maximum of CHF 700.- per year.



Health Insurance – FAQ's

Is health insurance in Switzerland mandatory?

Yes, it is. Everybody who stays in Switzerland for more than 3 months must have health insurance coverage. You are responsible for ensuring that you have sufficient health insurance coverage.

What happens if I do not get appropriate health insurance within 3 months?

You will be assigned a health insurance plan by the authorities. This can easily amount to several hundred Swiss Francs of cost per month that you would have to bear. Make sure you do not miss the 3-month deadline!

Can I apply for a Swiss health insurance before I leave my home country?

You should wait until you have arrived in Switzerland and have registered at the residents' registration office (*Personenmeldeamt*). You will then be informed by the local authorities about the health insurance obligation and how to proceed to declare your coverage. If you do not live in the city of Zurich, please contact your local authorities for more information on the process.

Will my private health insurance be recognized by the authorities in Switzerland?

If your health insurance meets the Swiss legal requirements and has the same coverage as a Swiss basic insurance (KVG) and your insurance company is willing to sign and stamp the *Confirmation form A*, you can be exempted from the health insurance obligation in Switzerland. However, decisions are made on a case-by-case basis.

Can I apply for an exemption with travel insurance?

Travel insurances will not be accepted as sufficient coverage as you will be residing in Switzerland and will no longer be travelling.

What if something happens to me before I have a contract?

You are covered by the Swiss insurance company of your choice retroactively, starting from the day you entered Switzerland. All companies are obliged to accept you under the basic insurance plan without requiring a health check.

Can I save insurance premiums if I wait 3 months before I get health insurance?

No, the insurance contract will be backdated and starts on the day you entered the country.

How do I get compulsory health insurance?

Since health insurance providers in Switzerland are private companies, it is useful to use an online comparison tool such as *Comparis*

(<https://en.comparis.ch/krankenkassen/default>) to compare the different premiums the insurance companies offer. Please be aware that the insurance companies all offer different insurance models. In addition to the model, you will have to choose a **deductible**, that will vary depending on the **franchise** (see explanation on page 3).

What does compulsory health insurance cover?

Compulsory health insurance provides cover for illness, maternity and accidents and offers the same range of services and benefits to all insured people. Please find more information on the following webpage:

<https://en.comparis.ch/krankenkassen/grundversicherungen/krankenpflegeversicherung>

What are my contributions to the treatment costs?

You generally need to pay the deductible and 10% of the treatment cost (up to 700 CHF/y) yourself. For hospital stays you will have to pay 15 CHF/day (exceptions: students under the age of 25 and women receiving maternity services). Dental treatment is not covered!

Are there special offers for international students that provide sufficient health insurance coverage?

Yes, there are a few companies that offer packages for international students at very reasonable rates, for example *swisscare* (<https://swisscare.com/>) or *scorestudies* (<https://scorestudies.ch/en/>).

I am an EU citizen and insured by the state. Do I still need health insurance in Switzerland?

If you have a European Health Insurance Card (EHIC), you can apply for an exemption from the Swiss health insurance obligation.

I have a European Health Insurance Card (EHIC) and plan to **work in Switzerland** during my stay. Do I still need health insurance in Switzerland?

If you plan on working during your stay, **you cannot apply for an exemption with your EHIC and need to get a Swiss health insurance (regular or for international students)**. As soon as you are employed in Switzerland, your EU health insurance can deny your claim.

I have questions regarding the health insurance system in Switzerland. Where can I get advice?

Please contact the Incoming Team at Global Student Experience (incoming@int.uzh.ch).