

Information about health insurance for undocumented migrants in Switzerland

There are at least 100,000 people living in Switzerland without a residence permit (so-called undocumented migrants or 'sans-papiers'). Even people without the necessary papers have fundamental rights. Human rights are not linked to a person's official status. They are for everyone. This also refers to the right to good health. Anyone who is sick or injured has the right to appropriate medical treatment in Switzerland.



Health insurance

Undocumented migrants have the right and the duty to take out a compulsory health insurance policy with a Swiss health insurance company. Health insurance companies must accept anyone living in Switzerland for a basic health insurance regardless of their legal status.

The health insurance covers the cost of the following services:

- Medical treatment and examinations
- Hospitalization
- Prescribed medicines (speciality list)
- Pregnancy and birth (no excess payable)
- Accidents

Dental treatment is not covered.

Data protection

Doctors, hospital staff and insurance companies are not allowed to give patients' personal details to the immigration authorities or the police or request information about people from them. They have a duty of confidentiality. Breaching this duty of confidentiality makes them liable for prosecution.

Changing or leaving an insurance company

It is possible to change the basic health insurance twice a year by giving three months' notice, which must be received by the insurance company by 31 March or 30 September.

It is only possible to leave a health insurance company if a new policy is taken out with another insurance company or on leaving Switzerland.

Accident insurance

Mandatory health insurance (basic health insurance policy) with accident coverage also covers the cost of treatment in the event of an accident.

Anyone who works more than eight hours a week for an employer is already insured for accident coverage by their employer. In such cases you can then exclude accident coverage from the health insurance policy. This will reduce the insurance premium by up to 10%, depending on the company.



Cost

Health insurance is not free of charge. An insurance premium must be paid **every month**. Despite the fact that the insurance companies offer the same services, the premiums are different. Children under 18 pay less. Most insurance companies offer lower premiums for young adults (19-25 years old).

In addition to the monthly premiums, patients must pay part of the treatment costs. This amount can be chosen but is between CHF 300 and CHF 2,500 per year (called the '**excess**'), which is paid by the policyholder. Once treatment costs go beyond this excess, the patient pays 10% of remaining costs (**patient's contribution**). However, these costs do not exceed CHF 700 per year. Children do not pay any excess and their patient's contribution does not exceed CHF 300 per year.

Certain insurance policies are cheaper because they have certain restrictions (information about this can be obtained from the insurance companies).

It is very important to pay the premiums every month!

If premiums remain unpaid for more than three months, the insurance company may refuse to pay the cost of treatment and medicines (service refusal). The insurance company can then send you a written warning (and a 30-day deadline to pay), and then it can inform the cantonal authorities that you are no longer insured and start debt-collection proceedings.

Premium reductions

Anyone on a low income (the threshold varies from canton to canton) may generally apply to have their insurance premiums reduced. This application must be submitted to the office responsible for premium reductions in the canton of residence. The address for your canton can be found here:

► www.bag.admin.ch/themen/krankenversicherung/00261/index.html?lang=de



This is how to take out a health insurance policy:

1. Choose a Swiss health insurance company. Choose the amount of the excess and choose (if necessary) accident coverage. The premiums offered by the various insurance companies can be compared on ► www.comparis.ch.
2. Apply to join the insurance company of your choice. To do this, give your name, date of birth and a contact address, together with a post office or bank account number (or that of someone you know).
3. Pay the insurance premium every month (roughly CHF 300/month) with the payment slip the insurance company sends you.
4. Send a copy of all medical invoices to the insurance company and pay the invoices for treatment and medicines yourself. The insurance company will pay you the amounts you are owed according to the invoices (after deduction of the excess and patient's contribution): it pays the money into the account given (reimbursement).
5. You contribute to the health costs with your excess and 10% of the cost of treatment and medicines (no more than CHF 700 per year).
6. If your contact address changes or if you leave Switzerland, you must tell the insurance company.



If you have any questions or if you need help, please contact an office in your region ► www.sante-sans-papiers.ch.

