Exemption from the health insurance obligation
for foreign employees and students in the canton of Zurich

Information sheet

Health insurance is mandatory for all persons resident in Switzerland. This rule also applies to persons from abroad.

Individual groups of persons can obtain exemption from the insurance obligation under certain conditions. For that you must submit an application to the Health Department of the Canton of Zurich.

Please note: The following list is an overview. For legally binding information and decisions, the Health Department is responsible. Further information, forms and other groups of persons with exemption option is available on the website of the Health Department www.gd.zh.ch/kvg or have a look at the general information sheet.

Students, teaching assistants, trainees und PhD students
Postdocs only with scholarship
EU/EFTA nationals with compulsory health insurance
– Application → for exemption
– Copy of EU health insurance card
– Confirmation of enrolment or internship ETH

Confirmation PhD or postdoctoral HR ETH

Persons with private or equivalent health insurance cover
– Application → for exemption
– Confirmation insurance form A →
– Copy of insurance card
– Confirmation of enrolment or internship ETH

Confirmation PhD or postdoctoral HR ETH

Other persons
Applies only to non-EU/EFTA nationals with compulsory health insurance and an equivalent insurance cover
– Application → for exemption
– Confirmation health insurance form D →
– Copy of insurance card

In principle, cross-border commuters and their non-employed family members with residence in an EU/EFTA country, must finish a basic health insurance in Switzerland.

Cross-border commuters from:
Germany, Austria, Italy with compulsory health insurance
– Application → for exemption
– Copy of EU health insurance card
– Copy cross-border commuter, permit G

Germany, Austria, Italy with private health insurance
– Application → for exemption
– Confirmation insurance form G →
– Copy of insurance card
– Copy cross-border commuter, permit G

France: Specific regulation: information → and form → (French)

Liechtenstein: Commuters from Liechtenstein are not subject to compulsory insurance.

Important note: In principle, postdocs (except postdocs with scholarship), researchers, lecturers, academic guests and visiting professors cannot be exempted from the mandatory health insurance.

For persons with compulsory health insurance in Switzerland: The organisations comparis →, priminfo → (German) and vzonline → (German) provide an overview of this area together with a comparison of costs and benefits.