

Exemption Guidelines from Compulsory Health Insurance

For European Health Insurance Card Holders

Students with a private health insurance in their home country that meets the Swiss requirements, can ask for an exemption from the Swiss health insurance obligation. Usually, it is not granted.

1. a) If you live in the city of Zurich, please follow the three steps below:

After your registration at the “Kreisbüro” (District Office), you will receive a letter from the municipal health authority of the City of Zurich (“Städtische Gesundheitsdienste”). **Please await this letter!**

b) Live outside the city of Zurich? -> you may not receive any letter!

Ask about the process at the city/village call when you apply for your residence permit.

2. Apply for the exemption from compulsory health insurance according to the instructions below:

You are **insured by an EU state** and have a **European Health Insurance Card**:

Prepare scans of the following documents:

- registration confirmation from the District Office or your Swiss residence permit (front and back)
- your European Health Insurance Card
- confirmation of matriculation at ETH

- a) Complete and submit the [online form](#)*
- b) Forward the confirmation email to sgd@zuerich.ch
- c) This is your response to their first letter: inform them that the exemption is on its way



Please note: The exemption is only approved if you do **NOT have any income!** As soon as you receive a salary (even if it is very low), your insurance coverage is no longer guaranteed and you are obliged to get a [student insurance package](#) (like non-EU students) or a Swiss KVG insurance.

You are covered by a **private insurance** from an EU or Non-EU country

Prepare scans of the following documents:

- registration confirmation from the District Office or your Swiss residence permit (front and back)
- confirmation of matriculation at ETH
- [form A](#), signed and stamped by your insurance company
- your currently valid insurance policy



- a) Complete and submit the [online form](#)*
- b) Forward the confirmation email to sgd@zuerich.ch
- c) This is your response to their first letter: inform them that the exemption is on its way.



*www.zh.ch/en/gesundheit/krankenversicherung.html (→ Exemption from Compulsory Health Insurance → KVG exemption application → Start)

3. The health authority of the Canton of Zurich (“Gesundheitsdirektion des Kantons Zürich”) will inform you about the decision by email (if you mentioned your email address when you completed the online form!). Please note that it is not possible to predict how the authorities will decide.

For students who need to buy a new Swiss Student Health Insurance

1. a) If you live in the city of Zurich, please follow the three steps below:

After your registration at the "Kreisbüro" (District Office), you will receive a letter from the municipal health authority of the City of Zurich ("Städtische Gesundheitsdienste"). **Please await this letter!**

b) Live outside the city of Zurich? -> you may not receive any letter!

Ask about the process at the city/village call when you apply for your residence permit.

- 2.** Consult our website and find out more about the [student insurance package](#) that most suits your needs.
- 3.** Purchase your insurance package according to the [instructions](#) on the website.
- 4.** Wait for the insurance policy to arrive.
- 5.** Apply for the "Exemption from compulsory health insurance" according to the instructions below:

Prepare scans of the following documents:

- registration confirmation from the District Office or your Swiss residence permit (front and back)
- your NEW health insurance policy
- confirmation of matriculation at ETH
- no need to enter an AHV (OASIS number)

- a) Complete and submit the [online form](#)*
- b) Forward the confirmation email to sgd@zuerich.ch
- c) This is your response to their first letter:
inform them about the name of the insurance package you have chosen



*www.zh.ch/en/gesundheit/krankenversicherung.html (→ Exemption from Compulsory Health Insurance → KVG exemption application → Start)

- 6.** Wait for the response from the "Gesundheitsdirektion" (Health Departement of the Canton of Zurich).

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 health insurance within 3 months?

You will be assigned to 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 – so, make sure you do not miss the 3-month deadline!

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

No, you should wait until you have arrived in Switzerland and have applied for your residence permit. The local authorities will then inform you about your health insurance obligation. If you live in the city of Zurich, this letter is from the municipal health department (“Städtische Gesundheitsdienste”). If you do not live in the city of Zurich, the procedure varies depending on the municipality. You should get information from your local municipal authority when you register for your residence permit. Don’t forget to ask the local municipality directly about the correct procedure regarding your health insurance coverage.

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

If your health insurance 1) meets the Swiss legal requirements, 2) has the same coverage as a Swiss basic insurance (KVG) 3) your insurance company is willing to sign and stamp the “form A”, you can be exempted from the health insurance obligation in Switzerland. The procedure is on the reverse side of this sheet.

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

The insurance company you will choose after your accident/illness covers you. Note that in this case you **must** get your health insurance within the first 3 months after your arrival. All companies are compelled to accept you under the basic insurance plan without

requiring a health check. If you intend to purchase a student health insurance package (under VVG law), we recommend doing so as early as possible upon arrival.

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 can I find an insurance company?

You can use www.comparis.ch and/or www.priminfo.ch to compare premiums for the Swiss basic Insurance (KVG). Please note that special packages for international students (see next point) do NOT appear on these websites.

Are there cheap student packages that offer sufficient health insurance coverage?

Yes, several companies offer packages for international students at very reasonable rates. To learn more on special insurance packages for students and all involved procedures please check out the ETH Zurich health insurance website: www.ethz.ch/health-insurance-for-students If you need further information, you may contact the Student Exchange Office (if you are a mobility student) or the International Student Office (if you are a regular BSc or MSc student).

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

No. If you own a European Health Insurance Card, you can apply for an exemption from the Swiss health insurance obligation. Please do not forget to apply for the exemption! The procedure is on the reverse side of this sheet.

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

The Swiss Federal Office of Public Health provides a very informative brochure called “The compulsory health insurance in a nutshell” that can be downloaded as a pdf:

<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-das-wichtigste-in-kuerze.html>