Guidelines to an exemption from compulsory health insurance

If you already have a health insurance in your home country that meets the Swiss requirements, you can ask for an exemption from the Swiss health insurance obligation.

If you live in the city of Zurich, please follow the three steps below:

1. After your registration at the “Kreisbüro”, you will receive a letter from the municipal health authority of the City of Zurich ("Städtische Gesundheitsdienste"). Please await this letter!
   Fill in “EU health insurance” (if you have the European Health Insurance Card) OR the name of your insurance company (if you have a private insurance at home) under “Name der aktuellen Krankenversicherung” on the first sheet of the letter and send it back using the return envelope you received with the letter. Live outside Zurich? -> you may not receive any letter! Ask about it at the municipal administration when you apply for the residence permit.

2. Apply for the exemption from compulsory health insurance according to the instructions below. Depending on how you are currently insured, you will have to prepare different documents:

   **You are legally insured by an EU state and have a European Health Insurance Card:**
   Before you start, prepare scans of the following documents:
   - your Swiss residence permit (front and back)
   - your European Health Insurance Card
   - confirmation of matriculation at ETH

   Complete and submit the online form*

   **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 Swiss KVG insurance or a student insurance package (like non-EU students).


   **You are covered by a private insurance from an EU or Non-EU country:**
   Before you start, prepare scans of the following documents:
   - your Swiss residence permit (front and back)
   - confirmation of matriculation at ETH
   - form A, signed and stamped by your insurance company at home
   - Your currently valid insurance policy

   Complete and submit the online form*

3. After 2-3 months, 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.
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 Support 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?