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”). In the letter, you will be asked to prove your health insurance coverage.
   Please wait for this letter, which is sent to students living in the city of Zurich only!

2. Depending on the type of insurance you have, you must hand in the following documents (address: Städtische Gesundheitsdienste, Walchestrasse 31, Postfach, 8021 Zürich):
   - You are legally insured by an EU state and have a European Health Insurance Card:
     - The "application form"*
     - A confirmation of matriculation (one of the five study confirmations you receive every semester)
     - A copy of your European Health Insurance Card
     Please note: The exemption is approved only 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 required to get a Swiss KVG insurance or a student insurance package (like non-EU students).
     → It is up to you to switch to a Swiss insurance once you start working. You will not be reminded by Swiss authorities!
   - You are covered by a private insurance from an EU or Non-EU country:
     - The "application form"*
     - A confirmation of matriculation (one of the five study confirmations you receive every semester)
     - "Form A"*, signed and stamped by your insurance company
     - A copy of your health insurance card, if available
     - A copy of your insurance policy
   *Both the "application form" and “form A” can be downloaded from http://www.gd.zh.ch/kvg

The municipal health authority will forward your documents to the health authority of the Canton of Zurich (“Gesundheitsdirektion des Kantons Zürich”) for decision. Some weeks later, you will be informed about their decision on your application by letter. To get an idea about the content of letters sent by the health authorities please check the samples on our website: www.ethz.ch/health-insurance-for-students. Please note that it is not possible to predict how the authorities will decide.

Live outside the city of Zurich? You will not receive any special letter or reminder to prove your health insurance status. The procedure might differ from the one described above. You should ask about the health insurance when you register at the municipal administration (Gemeindeverwaltung) for your residence permit.

3. 

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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

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 at the following link: https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-das-wichtigste-in-kuerze.html