



Changing your compulsory health insurance

Explanation of terms

Compulsory health insurance	= Basic insurance
Standard health insurance	= Compulsory health insurance with standard deductible and free choice of service provider
Standard deductible	= lowest deductible: adults CHF 300 /children CHF 0 per calendar year
Service provider	= doctor, hospital, chemist, Spitex (home care), physiotherapist etc.
Special insurance	= Compulsory health insurance with selectable higher deductible, restricted choice of service provider or no-claims bonus
Selectable deductible	Adults CHF 500 – 2500/children CHF 100 - 600 per calendar year
Health insurance with restricted choice of service provider:	GP network/HMO centre/GP, medical advice hotline
Insurance with no-claims bonus:	Reduction in premium if no claims are made

	Description	Statutory deadline for giving notice	Changeover date	Applicable provisions
1	Change from standard health insurance to special type of insurance with restrictions on choice of service provider.	No statutory deadline	Change possible at any time, provided the insured person has selected the standard deductible.	Art. 100 para. 2 KVV
2	Change from standard deductible to selectable deductible	No statutory deadline	1 January	Art. 94 para. 1 KVV
3	Change from selectable deductible to standard deductible or to a lower selectable deductible	30 November, once new premiums from 1 January have been published	1 January	Art. 7 para. 2 KVG in conjunction with Art. 94 para. 2 KVV
4	Change from a special insurance with restrictions on choice of service provider to another type of insurance.	30 November, once new premiums from 1 January have been published	1 January	Art. 7 para. 2 KVG in conjunction with Art. 100 para. 3 KVV

5	Change from standard health insurance to insurance with no-claims bonus	No statutory deadline	1 January	Art. 97 para. 1 KVV
6	Change from no-claims bonus insurance to another type of insurance	30 November, once new premiums from 1 January have been published	1 January	Art. 7 para. 2 KVG in conjunction with Art. 97 para. 2 KVV
7	Change of health insurer	31 March	1 July This is only possible when the insured person has standard health insurance with a standard deductible. A special type of insurance with restrictions on the choice of service provider may be taken out with the new insurer.	Art. 7 para. 1 KVG Art. 100 para. 2 KVV
8	Change of health insurer	30 November, once new premiums from 1 January have been published	1 January The type of insurance and the deductible can be changed with the new insurer.	Art. 7 para. 2 KVG, Art. 94 para. 1+2 KVV, Art. 97 para. 1+2 KVV, Art. 100 para. 2+3 KVV

NB: Your current insurer must receive notice of your wish to cancel your policy before the cancellation deadline (31 March, 30 November). The date on which notice of cancellation is received by the insurer counts, not the date of the postmark. The insurer must receive notice of cancellation during normal office hours on the final cancellation date at the latest. Registered post which is placed in a post-office box is considered received when it is collected from the post office. It is advisable to give notice of cancellation by registered post by mid-November, so that you have proof that you sent notice of cancellation in time.

NB: We recommend that you do not take out new health insurance from 1 January until the new premiums have been approved by the FOPH. Approved premiums are public at the end of September.