

Information sheet for cross-border commuters

Place-of-employment principle

If you are resident in an EU/EFTA country and work exclusively in Switzerland as a cross-border commuter, you must obtain health insurance within three months of taking up employment in Switzerland. Provided you register within the specified period, your mandatory basic insurance begins with retroactive effect from the time you took up your employment in Switzerland.

If you have another job within the EU/EFTA at the same time, you must check which country you need to obtain health insurance in.

Right to choose

If you live in Germany, Austria, France or Italy, you have three months from the date on which you start work in Switzerland to decide whether you wish to be insured by a provider in Switzerland or in your country of residence. If you choose an insurer in your country of residence, you will need to ask the cantonal authorities within this three-month period to exempt you from the obligation to have insurance. If you miss this deadline, you will be subject to the obligation to have insurance in Switzerland with retroactive effect from the date when you started work.

Your decision is definitive and is binding for the entire duration of your cross-border commuting activity.

You will only be able to exercise this right to choose again if you resume employment in Switzerland after being subject to mandatory insurance in another country (e.g. after a period of work or unemployment in another country) or if your status changes and you become a pensioner.

Coinurance of economically inactive family members

In principle, your economically inactive family members are also subject to the obligation to have insurance in Switzerland. The assisting carrier in your country of residence decides who is to be considered an economically inactive family member in accordance with the statutory provisions applicable there (see "Registration").

Special case for persons resident in Germany: If you live in Germany, your economically inactive family members enjoy an independent right to choose and can insure themselves in Germany, even if you are subject to mandatory health insurance in Switzerland. This is conditional upon your family members obtaining exemption from the insurance obligation in Switzerland within three months.

Registration

Under the international agreements, you must register with a statutory health insurer of your choice (assisting carrier) in your country of residence, which will then issue you with an insurance card for any planned treatment in that country. Please note that you should not use your SWICA insurance card in your country of residence.

SWICA will provide you with a registration form, or alternatively you can authorise SWICA to send the registration directly to your chosen statutory health insurer.

The same procedure applies for your economically inactive family members. The assisting provider also checks whether the requirements for registration of your family members have been met. If not, your family cannot continue to have health insurance cover in Switzerland.

Changes to your personal circumstances

Please notify us of relevant changes as soon as possible, particularly if you move to another country or if your employment status or that of your co-insured family members changes, for example if you or they get a job/another job.

Right to choose a country for treatment

As a cross-border commuter you can choose to receive treatment in the country where you work or in your country of residence.

The same rules apply to any economically inactive family members who are also insured with SWICA.

Treatment in your country of residence

Once you have registered with an assisting provider in your country of residence, that insurer will send you an insurance card. Presenting this card ensures that the assisting provider with which you are registered settles the compulsory portion in accordance with the law in your country of residence. Please note that only non-cash benefits will be reimbursed. This means that your cover may not be as comprehensive as your current insurance cover, so you might have to take out supplementary insurance in your country of residence (e.g. daily nursing care allowance for persons living in Germany).

If you show your insurance card, the doctor or hospital will send their payment demand directly to the relevant assisting provider. This means you do not have to pay your medical bills up front, nor will you be invoiced for the annual excess of 300 francs or the co-payment from Switzerland. You are only responsible for any co-payment that may apply under the rules of your country of residence. Treatment by providers that do not accept the insurance card (e.g. private hospitals) is not covered. In these cases, the assisting provider will reject all costs incurred for such treatment and SWICA will also be unable to provide any reimbursement.

If you have purchased supplementary insurance from SWICA, please contact the SWICA office that is responsible for you or our international hotline (phone +41 61 270 67 75) to find out how you can take advantage of the further benefits that are available.

Treatment in Switzerland

If you receive treatment in Switzerland, you should send all your bills directly to SWICA for payment. Depending on the canton, various providers may also settle their invoices directly with SWICA via your SWICA insurance card. Payment of mandatory insurance benefits is subject to Swiss law as defined by the Federal Health Insurance Act, including any Swiss co-payment. Any deductibles that are paid abroad will not be included.

Premium payments and reimbursement of benefits

Ideally, premiums are paid by direct debit through your Swiss bank or the post office. Alternatively, you can register to pay your premiums by e-bill. In the case of a reimbursement we will transfer our portion in Swiss francs to the account specified by you.

End of gainful employment or cross-border commuter status

Under the international agreements, if you are a **pensioner** the country from which your pension is paid is decisive. If you also receive a pension from your country of residence, in future you must have insurance in that country. The size of the pensions is irrelevant.

If you only receive a Swiss pension and are resident in Germany, France, Italy, Austria, Portugal or Spain, you have three months from the date upon which your pension certificate is issued or you take up residence to decide whether you want to be insured by a provider in Switzerland or in your country of residence. If you choose an insurer in your country of residence, within these three months you must submit a request for exemption from the insurance obligation to the Collective Institution under the Federal Health Insurance Act (Gemeinsame Einrichtung KVG) in Olten.

If you have no further connection with Switzerland after your **cross-border commuter status ends** (no pension, unemployment benefit or similar) you must be insured in your country of residence or the country of your new employer.