



Canton of Zurich
Health Department



Information on the exemption from compulsory health insurance

Health Department

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The rule is that all persons residing in Switzerland are obligated to take out insurance with a recognized Swiss health insurance company pursuant to the Federal Health Insurance Act (KVG). The obligation to take out insurance commences at the time the relevant person takes up residence.

The following persons have the option of obtaining an exemption from compulsory health insurance.

Persons who reside in Switzerland for the purposes of education or training: Pupils, students, doctoral students, interns, trainees and au-pairs

Comment: An exemption with the European health insurance card (EHIC) is only possible for students who are not in gainful employment. Gainful employment means any kind of paid work even if it turns out to be minimal (e.g. side job, internship, au-pairs, postgraduate work etc.)

Please enclose the following documents with your application:

statutorily insured persons (only possible for students who are not in gainful employment)

- Certificate of the educational institution (school or matriculation certificate)
- Copy of the European health insurance card (front and back page)

privately insured persons:

- Certificate of the educational institution (school, matriculation, postgraduate or internship certificate, au-pair contract etc.)
- Confirmation form A, signed and stamped by the foreign/private insurer
- Copy of the currently valid insurance policy/currently valid insurance certificate

Please note: To enable you to obtain an exemption from compulsory health insurance pursuant to KVG, the private/foreign health insurance that exists/is taken out by you must be equivalent to the insurance pursuant to KVG. This is normally verified in individual cases by means of Confirmation form A. The crucial factor is that there are no gaps or restrictions compared to the scope of benefits of a KVG insurance policy. If the insurance terms refer directly to KVG, the insurance is deemed to be equivalent unless restrictions have been specified in an individual case. In the case of insurance policies without a reference to KVG, a check is carried out, among other things, on the following points:

- There must be no general cap on benefits (e.g. EUR 300,000 maximum per year).
- Illnesses which existed before the insurance was taken out (preexisting illnesses) must not be excluded.

- Exclusions of certain types of illnesses (such as mental illnesses) are prohibited.
- Exclusions due to the fault of the person himself or due to gross negligence are prohibited.
- Exclusions of illnesses or accidents which are due to the practice of certain types of sports (e.g. riding accidents) are prohibited.

This list is purely for information and is not exhaustive. Each case will be individually assessed.

Employees who are deployed to Switzerland if they are exempted from the obligation to contribute to federal retirement and survivors' insurance/federal disability insurance

Please enclose the following documents with your application:

- in the case of deployments from the EU/EFTA:
 - Form A1/E101 (to be obtained from your employer or from the competent body of your country of origin)
- in the case of deployments from Australia, Chile, China, Ireland, Israel, Canada (including Quebec), the Philippines, South Korea, Turkey, Uruguay, the United States of America, Macedonia, Bosnia and Herzegovina, Montenegro and Serbia:
 - Certificate of Coverage of the foreign social security authority
 - Confirmation form C, signed and stamped by the employer
- in the case of deployments from India and Japan:
 - Certificate of Coverage of the foreign social security authority

Persons who are covered by compulsory health insurance in the country of origin with which no agreement has been concluded concerning **limitation of the obligation to take out insurance (not for persons who live in an EU/EFTA member state)**

Please enclose the following documents with your application:

- Confirmation form D, signed and stamped by the foreign insurer
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who are privately insured in the foreign country and who, because of their age (over 55) and/or state of health, cannot insure themselves in Switzerland or can only do so to the previous extent on terms that are virtually intolerable

Please enclose the following documents with your application:

- Confirmation form H, correctly completed, signed and stamped by the foreign insurer
- Copy of the currently valid insurance policy/currently valid insurance certificate
- If under the age of 55: medical certificate confirming an existing health problem or preexisting illness

Persons with an EU/EFTA "without gainful employment" / "not entitled to gainful employment" / "residence without gainful employment" residence permit

Comment: The exemption option pursuant to Art. 2 (7) Swiss Health Insurance Ordinance (KVV) is not possible for persons not in gainful employment with a "without gainful employment" residence permit from the EU/EFTA, if they have foreign statutory health insurance (EHIC).

Please enclose the following documents with your application:

privately insured persons:

- Copy of the residence permit (front and back page)
- Confirmation form N, signed and stamped by the foreign/private insurer
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who are resident in Switzerland and are in gainful employment or are on parental leave exclusively in an EU/EFTA member state

Please enclose the following documents with your application:

statutorily insured persons:

- Form E106/S1 (to be obtained from your statutory insurer or from the competent body of the country in which you work)

privately insured persons:

- Confirmation of employment/certificate of parental leave
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who are in gainful employment both in Switzerland and in an EU/EFTA member state

Please enclose the following documents with your application:

- Form A1/E101 (to be obtained from your insurer or the competent body of the foreign state) if you work in one or more EU/EFTA member state(s) in addition to Switzerland
- Certificates of employment (of all employers abroad and in Switzerland) or proof of gainful employment in the case of self-employment in other cases
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who are registered in Switzerland and have relocated abroad due to their studies

Please enclose the following documents with your application:

if studying in an EU/EFTA member state (in the case of students under the age of 25):

- Confirmation of enrollment in studies
- Copy of the currently valid insurance policy/currently valid insurance certificate
- Details of any gainful employment abroad as shown by a copy of the employment contract

- **Details of place of employment, place of residence and existence of a Swiss basic parental insurance policy** (not required if you live and study in one of the following countries: Denmark, Spain, Hungary, Portugal, Sweden, United Kingdom)
- Current certificate of residence of your place of residence abroad
- Describe how you live abroad (your own flat/house, rented accommodation, rented room) and enclose evidence (such as a copy of the lease agreement etc.)

if studying in an EU/EFTA member state (in the case of students over the age of 26):

- Confirmation of enrollment in studies
- Copy of the currently valid insurance policy/currently valid insurance certificate
- Details of any gainful employment abroad as shown by a copy of the employment contract
- Current certificate of residence of your place of residence abroad
- Describe how you live abroad (your own flat/house, rented accommodation, rented room) and enclose evidence (such as a copy of the lease agreement etc.)

if studying in a non-EU/EFTA member state:

- Confirmation of enrolment in studies
- Details of any gainful employment abroad as shown by a copy of the employment contract
- Copy of the currently valid insurance policy/currently valid insurance certificate
- Current certificate of residence of your place of residence abroad
- Describe how you live abroad (your own flat/house, rented accommodation, rented room) and enclose evidence (such as a copy of the lease agreement etc.)

Persons who are in gainful employment exclusively in Switzerland but who have the centre of their vital interests in Germany, France, Italy, Austria and return there at least once a week

Please enclose the following documents with your application:

- Copy of the residence permit (front and back page)
- Copy of the currently valid insurance policy/currently valid insurance certificate
- current certificate of residence of your place of residence abroad (including for a spouse and/or children if you have any)
- Describe how you live abroad and in Switzerland (your own flat/house, rented accommodation, rented room) and enclose evidence
- Describe the length of time (one month, one Formatierung? Weshalb neuer Absatz?week) in which you reside abroad and in Switzerland, and enclose evidence that you regularly return abroad for a period of at least 6-8 weeks (e.g. copies of rail or air ticket or petrol receipts)

Cross-border commuters from Germany, Italy, Austria or France (only with residence permit G)

Please enclose the following documents with your application:

statutorily insured persons:

- Copy of cross-border commuter permit (front and back page)
- Copy of the European health insurance card
- Copy of the European health insurance card of the family members who are not in gainful employment (residing in Germany, Italy, Austria or France)

- **Only for France:** Form "Choix du système d'assurance-maladie applicable" completed and signed by the CPAM (The form "Choix du système d'assurance-maladie applicable" and information about it are available at: <http://www.bag.admin.ch/themen/krankenversicherung>)

privately insured persons:

- Copy of cross-border commuter permit (front and back page)
- Copy of the currently valid insurance policy/currently valid insurance certificate/Certificate of Entitlement
- Copy of the currently valid insurance policy/currently valid insurance certificate of the family members who are not in gainful employment (residing in Germany, Italy or Austria)

Persons who receive a pension from an EU/EFTA member state

Please enclose the following documents with your application:

statutorily insured persons:

- Form E121/S1 (to be obtained from the competent body of your country of origin)

privately insured persons:

- Pension certificate
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who are not in gainful employment in Switzerland and receive unemployment insurance benefits from an EU/EFTA member state

Please enclose the following documents with your application:

statutorily insured persons:

- Form E 303/U2/U3 (to be obtained from the competent body of your country of origin)

privately insured persons:

- Certificate from the unemployment office of receipt of benefits
- Copy of the currently valid insurance policy/currently valid insurance certificate

Persons who have ceased work at an institutional beneficiary according to the Federal Office of Public Health (FOPH) list

FOPH list: <https://www.bag.admin.ch/bag/de/home/versicherungen/krankenversicherung/krankenversicherung-versicherte-mit-wohnsitz-in-der-schweiz/versicherungspflicht/internationale-diplomateninnen-beamtinnen.html>

Please enclose the following documents with your application:

- Copy of the currently valid insurance policy/currently valid insurance certificate
- Confirmation from your previous institutional beneficiary that you have ceased work
- Confirmation form W, signed and stamped by the competent body or your previous institutional beneficiary/the foreign private health insurer

Persons who are included in the health insurance coverage of a person with privileges under international law or a person who has ceased his or her work at an institutional beneficiary according to the FOPH list and who do not themselves enjoy privileges or immunities

FOPH list: <https://www.bag.admin.ch/bag/de/home/versicherungen/krankenversicherung/krankenversicherung-versicherte-mit-wohnsitz-in-der-schweiz/versicherungspflicht/internationale-diplomateninnen-beamtinnen.html>

Please enclose the following documents with your application:

- Copy of the currently valid insurance policy/currently valid insurance certificate
- Confirmation of inclusion in the health insurance of the institutional beneficiary
- Confirmation form V, signed and stamped by the competent body of the institutional beneficiary or the foreign/private health insurer

Persons in the notification procedure / with a 90-day or 120-day permit who normally reside in Germany, Italy, Austria or France (neighbouring countries)

Please enclose the following documents with your application:

- Copy of the confirmation of the notification procedure
- Copy of the currently valid insurance policy/currently valid insurance certificate of the private health insurance company or a copy of the European health insurance card

Comment: An exemption from compulsory health insurance with an European health insurance card is not possible for persons who are in gainful employment in Switzerland because the person is subject to Swiss regulations due to the fact that he or she is in gainful employment in Switzerland (an exception applies to the countries with an option right: Germany, Italy, Austria and France [neighbouring countries]).

Persons residing in the **other EU/EFTA states (non-neighbouring countries; not possible with a 120-day permit)**. ??

Please enclose the following documents with your application:

- Copy of the confirmation of the notification procedure
- Copy of the currently valid insurance policy/currently valid insurance certificate of the private health insurance company
- Confirmation form M, signed and stamped by the foreign/private insurer