



Kanton Zürich
Gesundheitsdirektion



Compulsory health insurance for family members residing in EU or EFTA Member States

General information

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Family members who reside in an EC/EFTA Member State without being in a gainful employment are also required to have insurance...

Pursuant to the bilateral agreement between Switzerland, the European Community (EC) and its member states as well as to the EFTA agreement, requirements regarding compulsory health insurance in Switzerland not only apply to people residing in Switzerland, but also to their family members who are not in gainful employment and who reside in an EC or EFTA member state. Basic insurance must be taken out with a recognized Swiss health insurance provider for all those family members.

Swiss health insurance is compulsory for...

family members who reside in Belgium, Bulgaria, Cyprus, Czech Republic, Estonia, Greece, Iceland, Ireland, Luxemburg, the Netherlands, Norway, Latvia, Lithuania, Malta, Poland, Rumania, Slovakia or Slovenia.

Possible exemptions for...

Family members who reside in Germany, France, Italy, Austria or Finland and family members of retired people who reside in Spain can apply to be exempted from the health insurance obligation provided they have health insurance in their home country.

Exceptions for...

Family members who reside in Denmark, Hungary (except family members of retirees), Liechtenstein, Sweden, Spain, Portugal or the United Kingdom are not obliged to take out Swiss health insurance.

Reduced premiums also available to family members abroad

if the person who resides in Switzerland receives premium reduction, family members who are insured in Switzerland and reside in an EC or EFTA member state may apply for reduced premiums. The application form is available at the Social Security Agency of the Canton of Zurich (SVA Zürich) and must be submitted along with all the requisite documents.