

Compulsory health care insurance

Mandatory insurance coverage

Under Art. 3, para 1 LAMal¹⁾ every resident of Switzerland must have health care insurance within three months of taking up residence. This mandatory insurance coverage also applies to foreigners with a residence permit²⁾, which is valid for at least three months (Art. 1, para 2a Health Care Insurance Decree, OAMal)³⁾. Under Art. 3, para 2 of the LAMal, the Federal Council can make exceptions to this ruling.



Exemptions from mandatory health care insurance in Switzerland

The following persons can apply for exemptions from mandatory health care insurance:

- Individuals, who under foreign law, have mandatory health care insurance which provides coverage equivalent to that offered by mandatory Swiss insurance, and whose inclusion in the Swiss insurance system would be considered a double burden (not applicable to EU/EFTA citizens) (Art. 2, para. 2 OAMal). → see table
- Individuals staying in Switzerland for study or higher education such as students, pupils, trainees (Art. 2, para. 4 OAMal). → see table
- Lecturers and researchers staying in Switzerland as part of a teaching or research programme (Art. 2, para. 4bis OAMal). → see table
- Employees posted to Switzerland who are exempted from mandatory contributions to the Swiss old-age, survivors and invalidity insurance scheme. This also applies to family members accompanying them (Art. 2, para. 5 OAMal). → see table
- Individuals living in an EU member state in so far as they can be exempted under the agreement on free movement of people (right of option) (Art. 2, para. 6 OAMal). → see table
- Individuals who have a resident permit for persons not gainfully employed (Art. 2, para. 7 OAMal) → see table
- Individuals for whom coverage by Swiss insurance would mean putting them at a clear disadvantage compared to their previous insurance coverage and who because of their age (55 and over) or bad health (serious illness) would either not be in a position to cover themselves to the same extent or barely manage to do so. (Art. 2, para. 8 OAMal). → see table

Do you belong to one of the groups described in Art.2, paras 2-8?

If yes, please send us the relevant documents:

Exemption application on the basis of paragraph	EU citizen	Non EU citizen
Art. 2, para. 2	Exemption not possible, see Art.2, para 2	Enclosed application
Art. 2, para. 4 & 4bis	Form E 111 or European Health Insurance Card or the enclosed application	Enclosed application
Art. 2, para. 5	Form E106 or E111 or European Health Insurance Card or enclosed application	Enclosed application
Art. 2, para. 6	Ask our office for brochures (004131/633 77 19)	
Art. 2 paras. 7	Enclosed application	Enclosed application
Art. 2 para. 8	Enclosed application	Enclosed application

Enclosed application

We would like to point out that the application form (incl. excerpts from LAMal)
- must be filled out completely and may not contain additional information or be otherwise changed
- valid only with the signature and stamp of the insurer

We kindly request you to return the required documents within 30 days.

Do you belong to none of the groups described in Art. 2, paras 2-8?

In this case you must take out insurance with a Swiss insurance fund according to Art. 1, para 2a of the OAMal. Please send us the relevant proof of insurance within 30 days.

We are completely at your disposal if you have any questions.

Yours truly

AMT FÜR SOZIALVERSICHERUNG
UND STIFTUNGSAUFSICHT
Abteilung Krankenversicherung
Obligatorium

On behalf of I. Haeberli

Enclosed

Application for exemption from obligatory health insurance coverage in Switzerland

¹⁾ Federal Law on Health Care Insurance (LAMal) of 18 March 1994

²⁾ Residence permit under Art. 5 of the Federal Law of 26 March 1931 on the residence and settlement of foreigners (LSEE; SR 142.20)

³⁾ Federal Decree on Health Care Insurance (OAMal; SR 832.102) of 27 June 1995