

# Official news

Objektyp: **Group**

Zeitschrift: **Swiss review : the magazine for the Swiss abroad**

Band (Jahr): **29 (2002)**

Heft 1

PDF erstellt am: **23.07.2024**

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# Health insurance for pensioners resident in the EU

In the 6/2000 issue of the Swiss Review we informed you about the effects of the agreement on free movement of persons on obligatory health insurance. As the date of enforcement comes closer, we should like to draw your attention once more to the changes it will bring.

When does the accord on free movement of persons between Switzerland and the EU come into force?

At the time of printing, no definitive date had been announced. Belgium and France have still not deposited the ratification instruments and the accord will come into force only when it has been approved by all fifteen EU states. The definitive date of enforcement will be announced in the press.

What impact does the accord on free movement of persons have on health insurance?

At present, only persons resident in Switzerland are obliged to subscribe to a Swiss health insurance plan. The accord on free movement of persons now obliges Swiss living in an EU country but working in Switzerland (e.g. persons who live across the Swiss border but work within Swiss borders) to take out a health insurance. The same applies to persons drawing their main pension in Switzerland and no pension in their country of residence, or receiving Swiss unemployment benefits. The following questions and answers are restricted to providing more detailed information on the situation of pensioners.

What is the definition of a pensioner for the purposes of this article?



In most cases, persons drawing an AHV pension and resident in the EU must take out a health insurance in Switzerland.

Pensioners are defined as persons who receive a Swiss old age and survivors' (AHV) or invalidity (IV) pension, benefits from the Swiss accident insurance or from a Swiss pension fund.

As a pensioner, when can I be released from my insurance obligation in Switzerland?

When the accord on free move-

ment of persons comes into force, persons drawing pensions must insure themselves in Switzerland provided they draw their main pension from Switzerland and none in their country of residence.

Persons who are resident in Finland, France, Germany, Italy, Austria or Portugal and can prove that they subscribe to a health insur-

ance plan there, can be exempted from the obligation to insure themselves in Switzerland. France has only recently decided to also offer pensioners this option. Spain grants pensioners a restricted optional entitlement (please note our special information in the regional section).

The Common Institution under the Federal Health Insurance Act KVG (see address below) decides on applications for exemption from the obligation to take out insurance in Switzerland. Applications can be made in writing or using the form available from the Common Institution under the Federal Health Insurance Act.

And where do non-working family members of a pensioner (as well as family members not yet entitled to a pension) insure themselves?

Non-working family members resident in Austria, Belgium, Fin-

## What is an "assisting agent"?

An assisting agent is defined as the "assisting" office which looks after your health insurance interests in your EU country of residence if you are insured with a Swiss health insurance company after the accord on free movement of persons comes into force. In some countries this can be a local legal health insurance organisation, in other countries it may be a regional government service.

If you join a Swiss health insurance scheme, it will complete the required Form E 121 for you. The back of the form contains the address of the relevant assisting agent in your EU country of residence. You must register with this agent as a person entitled to benefits.



land, France, Germany, Greece, Ireland, Italy, Luxembourg, Spain or the Netherlands must take out health insurance in Switzerland. However, family members resident in Austria, Finland, France, Germany or Italy have the option of choosing between a health insurance plan in Switzerland or in their country of residence. Non-working family members resident in Spain are also granted a limited right to choose. Non-working family members resident in Denmark, Portugal, Sweden or the UK must insure themselves in their country of residence. Non-working family members of a pensioner who have a right to choose should insure themselves in the same country as the pensioner.

#### What do I have to do if I have to insure myself in Switzerland?

Pensioners who wish or are obliged to take out insurance in Switzerland can choose a Swiss health insurance company which insures persons in the relevant country of residence. Their Swiss representative or the Common Institution under the Federal Health Insurance Act or KVG (see address below) will provide them with a list of health insurance companies which accept persons in the relevant countries. Each of these health insurance companies is obliged to accept pensioners for the basic insurance, irrespective of their age and state of health. Health insurance companies calcu-

**Heidi Schweizer lives in Italy and draws an AHV pension. Due to her right to choose she can keep her insurance in Italy.**

**Her sister who lives in Sweden also receives an AHV pension, but she has to insure herself in Switzerland.**

late individual premiums for each EU country. However, no information on premiums for the relevant countries was available at the time of printing.

#### What happens if I am not insured with a Swiss health insurance company despite being obliged to do so?

The Common Institution under the Federal Health Insurance Act (KVG) can recommend a Swiss health insurance company to you and any non-working family members.

#### I draw a Swiss AHV pension and a pension in my country of residence. Where should I be insured?

Since you draw a pension in your country of residence, you must insure yourself in this country, irrespective of the amount of your Swiss pension.

#### If I am insured in Switzerland, can I come to Switzerland for an operation?

In principle, no. Under the terms of a special agreement, only pensioners and their non-working family members living in Austria, Belgium, Germany, or the Netherlands and insured with a Swiss health insurance company are entitled to choose whether to be treated in their country of residence or in Switzerland. Pensioners resident in other EU states must first obtain the consent of the assisting agent (see explanation in box) before undergoing treatment in Switzerland.

#### If I fall ill during my holidays and need emergency medical treatment, am I also covered for treatment abroad?

In emergencies you can be treated in any EU country in which you are vacationing. The same applies even if you are on holiday in Switzerland, irrespective of whether you are insured with a health insurance company in

**Hans Zürcher lives in the UK and, besides his AHV pension, also draws a British old age pension. He must therefore insure himself in the UK. His non-working wife who has not yet reached pensionable age must also insure herself in the UK.**

Switzerland or your country of residence.

Important: We strongly recommend that you take along Form E111 (obtainable from the assisting agent in your country of residence) whenever you travel abroad.

#### Premiums in Switzerland are too expensive for me. Can I apply for premium reductions?

Persons of modest economic means are entitled to claim for reduced premiums. They must have assets worth less than CHF 100,000 and the annual premiums must be more than 6 percent of the reference income. Application forms and information sheets on premium reductions are obtainable from the Common Institution under the Federal Health Insurance Act (KVG) or your local Swiss representative.

#### Where can I obtain further details?

Shortly before the accord on free movement of persons comes into force, AHV pensioners resident in the EU will receive a letter from the Common Institution under the Federal Health Insurance Act (KVG) with all the necessary details. The institution has also drawn up a list of questions and answers to provide pensioners resident in the EU with further information. You can order this from the Gemeinsame Einrichtung KVG, PO Box, CH-4503 Solothurn, info@kvg.org Tel +41 32 625 48 20 Fax: +41 32 625 48 29 or from

your Swiss representative. The list is also available on the Internet site [www.kvg.org](http://www.kvg.org).

For further information, please contact the Common Institution under the Federal Health Insurance Act (Gemeinsame Einrichtung KVG) and not your Swiss representative.

Patricia Messerli,  
Service for the Swiss Abroad EDA

#### Bookmarks

[www.kvg.org](http://www.kvg.org)

[www.bsv.admin.ch](http://www.bsv.admin.ch)

[www.europa.admin.ch](http://www.europa.admin.ch)

[www.eda.admin.ch/asd](http://www.eda.admin.ch/asd)

Translated from the German by  
N. Chisholm

## Current popular initiatives

The following popular initiatives are still open for signature:

#### "For a minimum basic insurance at affordable health insurance premiums ('mini-Max' Initiative)"

(until 9 July 2002)

Federal Democratic Union, EDU,  
Central Secretariat,  
PO Box, CH-3607 Thun

#### "National Bank profits for the AHV"

(until 10 October 2002)

Committee for a secure AHV  
PO Box 105, CH-4011 Basle

#### "Postal service for all"

(until 28 February 2003)

Gewerkschaft Kommunikation,  
Oberdorfstrasse 32,  
CH-3072 Ostermundigen

#### "For fairer child allowances!"

(until 30 April 2003)

Christlichnationaler Gewerkschaftsbund der Schweiz (Swiss Association of Christian Trade Unions, CNG), Postfach 5775,  
3001 Berne

You can download the signature form for current initiatives from <http://www.admin.ch/ch/d/pore/vi/vis10.html>