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# Health insurance in EU/EFTA countries

**The agreements on free movement of people between Switzerland and the EU/EFTA have been in force since 1 June 2002 and entail new regulations governing health insurance.**

1. Persons in gainful employment must be covered by health insurance in the country in which they are employed (place of employment principle, formerly place of residence principle). If employed simultaneously in several different countries, they are subject to the health insurance system in their country of residence provided they are also employed there. Persons sent on assignment (e. g. sent from Switzerland on temporary assignment to an EU/EFTA country or vice versa) remain for the duration of their assignment subject to the health insurance system of the country from which they were sent. This applies to persons in gainful employment as well as self-employed persons.

2. Persons formerly in employment (retired and unemployed persons) are insured in the country which pays their benefits i.e. the country in which they were formerly employed.

3. Family members not in employment are generally obliged to take out health insurance in the same country as the person in employment or drawing a pension (see table below for exceptions to this rule).

4. New: principle of benefits in kind in the event of illness. According to this principle, persons who fall ill are treated the same way as persons insured in their country of employment or residence. Depending on their category, they are entitled to claim emergency, necessary or all benefits according to the legal requirements of the country of residence or employment. In principle, the costs are borne by the country of residence and then refunded by the country in which the person is insured. The responsible health insurance must issue a special form on entitlement to benefits. A summary of these "E" forms is given on the Internet at <http://www.kvg.org/ikoo/formulare.htm>. The following is a list of person categories and related entitlements:

### 1. Retired persons

This covers persons drawing a statutory old age, invalidity, accident or survivors' pension.

If only one country pays a pension, the person must take out health insurance in that country even if it is not its country of residence.

If a person is entitled to pension benefits from several countries, the health insurance obligation is subject to the law of the country of residence if a pension is drawn from that country. If there is no entitlement to a pension in the country of residence, health insurance must be taken out in the country in which the person was insured the longest.

Persons drawing their main pension from Switzerland as well as their unemployed family members have the choice of whether to take out health insurance in their country of residence or in Switzerland if they live in Germany, Finland, France, Italy or Austria. Family members must be insured in the same country as the family member drawing a pension.

### Insurance obligation in country of residence

Unemployed family members living in Denmark, the UK, Portugal, Sweden and Liechtenstein must be insured in these countries.

### Special rule for Spain

Persons drawing their main pension from Switzerland as well as their unemployed family members can be exempted from the Swiss insurance obligation if they are resident in Spain and are members of a Spanish health insurance plan. Unemployed family members cannot take out special insurance in Spain. Applications for membership of a Spanish health insurance plan must be made to the relevant branch of the Instituto Nacional de la Seguridad (INSS) within 180 days from the date of taking up residence in Spain or the date of the Swiss decision on pensions.

### 2. Frontier workers

Frontier workers are defined as self-employed persons or persons in gainful employment who work in a country other than their country of residence. They must return to their place of residence at least once a week.

Under the terms of the agreement on free movement of persons, persons who live in EU/EFTA countries but are employed in Switzerland are also, in principle, subject to the obligation to take out Swiss health insurance. This also applies to unemployed family members. However, persons living in Liechtenstein and working in Switzerland or vice versa must take out health insurance in their country of residence.

Exceptions: Persons in gainful employment and family members may be exempted from this rule if they live in Austria, Finland, France, Germany or Italy and provide proof of insurance in their country of residence. Unemployed family members living in Denmark, Liechtenstein, Portugal, Sweden or the UK are automatically subject to the insurance system in the respective country and are exempted from the obligation to take out Swiss health insurance.

In the event of illness or a work-related accident, frontier workers

Category of person	Choice of insurance in country of residence or Switzerland	No insurance possible in Switzerland	Insurance obligation in Switzerland
Persons drawing a main pension from Switzerland but no pension from the country of residence	Austria, Finland, France, Germany, Italy, Spain*	Liechtenstein	Belgium, Denmark, Greece, Iceland, Ireland, Luxembourg, Netherlands, Norway, Portugal, Sweden, UK
Unemployed family members of persons drawing a pension	Austria, Finland, France, Germany, Italy, Spain*	Denmark, Liechtenstein, Portugal, Sweden, UK	Belgium, Greece, Iceland, Ireland, Luxembourg, Netherlands, Norway

\* Option to choose only in certain circumstances:

- Insurance in Spain within 180 days of taking up residence in Spain or receiving the Swiss decision on pensions
- No separate insurance options in Spain for family members not in employment

insured in Switzerland can choose to receive medical treatment in their country of residence or country of employment. Unemployed family members insured in Switzerland and living in Austria, Germany, Belgium or the Netherlands are also entitled to choose the country in which they wish to receive medical treatment.

Swiss nationals and citizens of EU/EFTA countries who live in Switzerland but work in an EU/EFTA country are subject to the health insurance law in the relevant EU/EFTA country. In the event of illness they are treated in the same way as persons insured in Switzerland and, as frontier workers, may choose in the event of illness or work-related accident to be treated in their country of residence (Switzerland) or country of employment. Apart from their cost contribution, the cost of treatment is paid by the non-Swiss insurance.

### Federal people's initiatives open for signature

The following new people's initiatives have been launched and are open for signature:

#### "For lower basic health insurance premiums"

(until 28 July 2004)  
Initiativkomitee  
Prämiensenkungsinitiative, PO  
Box 126,  
CH-3000 Berne 26

#### "Sovereignty of the people, not bureaucratic propaganda"

(until 11 August 2004)  
Verein "Bürger für Bürger", PO  
Box 266, CH-8044 Zurich

#### "For non-GM produce"

(until 18 August 2004)  
Volksinitiative "für Lebensmittel aus gentechnikfreier Landwirtschaft", PO Box 8319, CH-3001 Berne

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

### 3. Students

The agreement on free movement of persons affects students and their unemployed family members primarily in terms of health insurance.

In the event of illness, students who are insured in their country of origin and are living and studying abroad are entitled to all benefits in kind provided for under the law of their country of residence. To this end the health insurance company with which they (or their parents) are insured must issue them with Form E 109.


Students who are in the country of study only on a temporary basis are entitled to all benefits in kind in the event of illness, in accordance with the legal requirements of the country of residence. To this end their health insurance company issues them with Form E 128.

Students who take up employment in addition to their studies are classified as employed persons and as such are subject to the law and insurance obligations of the country of employment.

For more information, contact your own health insurance company, the Federal Office for Social Insurance, Illness and Accident Insurance Department, Effingerstrasse 20, CH-3003 Berne, or the Common Institution under the Federal Health Insurance Act (Stiftung Gemeinsame Einrichtung KVG), Gibelinstrasse 25, PO Box, CH-4503 Solothurn.

Internet links:

- [www.kvg.org](http://www.kvg.org)
- [www.bsv.admin.ch](http://www.bsv.admin.ch)
- [www.soziale-sicherheit-ch-eu.ch/](http://www.soziale-sicherheit-ch-eu.ch/)
- [www.europa.admin.ch](http://www.europa.admin.ch)
- [www.eda.admin.ch/asd](http://www.eda.admin.ch/asd)

Service for the Swiss Abroad/DFDA  
Gabriela Brodbeck 

Translated from German.

## New rules for Swiss travelling to the USA

**From 1 October 2003 Swiss citizens can travel to the United States without a visa only if they hold the new Swiss passport (Pass 2003).**

Under the current terms of the Visa Waiver Program (VWP), Swiss citizens visiting the USA on business or vacation for no longer than 90 days are permitted to enter the United States without a visa.

As a result of the attacks on 11 September 2001, the USA has now tightened its entry regulations. According to information published by the US Embassy in Berne ([www.usembassy.ch](http://www.usembassy.ch)), the following changes have been made to the VWP:


As of 1 October 2003, Swiss citizens can travel to the United States without a visa only if they possess a machine-readable passport (Pass 2003). Consequently, holders of the old Swiss passport 85 (valid until 31 December 2007 at the latest) will require a visa if travelling to the USA after 1 October 2003.

If you require a visa, remember that it may take some time for your application to be processed by the relevant US embassy.



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The new passport makes travelling to the USA easier.

The above information is provided without guarantee. The US authorities are solely responsible for the provision of binding information in this respect. Please refer in this context to the U.S. Department of State website ([www.state.gov](http://www.state.gov)). For travel abroad in general i.e. not just to the USA, it is advisable to obtain information on visa and travel requirements in good time from the diplomatic or consular representation of the destination country. **BDK** 

## Extension of old Swiss passport

Effective immediately, the old Swiss passport (Pass 85) can be further extended. Due to major demand for the new passport and related technical problems, production has been held up in recent weeks. At present delivery can take several weeks.

To address this problem, the Federal Council has launched immediate measures allowing cantons and Swiss representations between 11

March 2003 and 31 December 2003 to extend the validity of the old passports for a further period. These may now be extended until 31 December 2005 at the latest. The period of validity must not exceed 15 years between the first date of issue and the expiry date. The validity of all other old passports expires definitively on 31 December 2007.

**BDK** 