



# Information sheet

## Compulsory health insurance (Federal Act on Health Insurance, KVG)

All persons resident in Switzerland must be insured with a Swiss health insurer. This also applies to foreign nationals who do not (yet) have a valid residence permit. The residents' registration office is responsible for monitoring compliance with and, if necessary, officially enforcing this insurance obligation.

### 1. I am already insured with a Swiss health insurer. What do I have to do?

You must have basic insurance for healthcare under the Federal Act on Health Insurance (not travel insurance). The health insurance company must operate in the Canton of Zurich. If this is not the case, you are obliged to take out such insurance without delay.

### 2. I do not have Swiss health insurance. What do I have to do?

Apply immediately for basic health insurance under the Federal Act on Health Insurance with a Swiss health insurance company of your choice. Every health insurer must allow you to take out basic insurance without any reservations, regardless of your age or existing medical conditions.

### 3. Who should I inform about my health insurance cover?

Please inform the residents' registration office about which health insurer is providing you (and your family members, if applicable) with insurance cover. You can do this via the following link:  
[www.stadt-zuerich.ch/dkk](http://www.stadt-zuerich.ch/dkk)

### 4. From when should I take out insurance cover?

Insurance cover must be taken out retroactively within three months of entering the country or the birth of the child.

Premiums must be paid retrospectively to the start of the insurance. Any benefits due to you will be paid retrospectively to the beginning of insurance.

### 5. What happens if you take out insurance cover too late?

If you do not meet the deadline of three months since taking up residence or the birth of your child in Switzerland, you will have to pay a premium surcharge. Benefits that have already been provided will not be reimbursed by the insurance company.

### 6. Can I be exempted from the obligation to take out insurance?

A few groups of people are exempt from the insurance obligation. The SVA Zurich decides on exceptions and exemptions from the insurance obligation.

Possible reasons for exemption include:

- Non-working students, pupils, interns and trainees who are staying in Switzerland for a limited period and who already have equivalent foreign insurance cover
- Employees posted to Switzerland who are exempt from the obligation to pay AHV/IV (social security and disability insurance) contributions and have an insurance guarantee
- Persons who are subject to compulsory health insurance outside the EU/EFTA area, who have foreign insurance cover of an equivalent level to Swiss health insurance
- Persons who live here but work abroad or are on parental leave
- Persons with a 90-day or 120-day permit
- Persons who receive a foreign pension

This list is not exhaustive.

You can find the online application form and further information at:

[www.svazurich.ch/kvg-befreiung-en](http://www.svazurich.ch/kvg-befreiung-en)

The residents' registration office must be informed about the submission of an application. Please email the confirmation of receipt from the SVA Zurich to [bva-kv@zuerich.ch](mailto:bva-kv@zuerich.ch)