



English

Online-Version:



# Health insurance for Sans-Papiers

**ANLAUFSTELLE  
FÜR SANS-PAPIERS**

→ Do you live in  
Switzerland without a  
residence permit?

→ Would you like to find  
out more about the  
healthcare system in  
Switzerland?

→ Would you like to know  
how you can get health  
insurance?

This brochure contains important  
information about health insurance for  
Sans-Papiers (undocumented migrants /  
persons without a residence permit) in  
Switzerland.

### Contact

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**IBAN:** CH10 0900 0000 4032 76011

Here you find our consulting services:





## Who can have health insurance?

→ Everyone living in Switzerland may have health insurance. This also applies to Sans-Papiers (undocumented migrants / persons without residence permit). Health insurances are obliged to accept all persons.

The office for Sans-Papiers (Anlaufstelle) will advise you on the healthcare system in Switzerland and help you take out health insurance. Do you live in Basel-Stadt? Then you can receive financial support from the canton for your health insurance.



## My data is secure.

→ The law prohibits doctors, therapists, health insurance companies and hospitals from passing on your personal data to migration offices, the police or other authorities.



# What is health insurance?

→ You are covered by health insurance in Switzerland if you have a health insurance fund. There are over 50 health insurance companies in Switzerland. You can choose your own health insurance company. All health insurance companies offer the same basic insurance benefits. The health insurance fund must include every person in the basic insurance.

Basic insurance covers the basic needs for your health. This means that your health insurance covers most of the costs for:

- Treatments by authorised doctors.
- Hospitalisation in the canton of residence.
- Emergency treatments throughout Switzerland.
- Prescribed medication.
- Laboratory tests.
- Preventive examinations.
- Vaccinations.
- Accidents.

## Teeth

Dental treatment is normally not covered by health insurance.

**Exception:** In the event of an accident, the accident insurance covers the costs. Accident insurance is part of basic insurance.

If you want your dental treatment to be covered, you need complementary insurance. You would like to know

more about complementary insurance? We will be happy to advise you.

### Abroad

When travelling abroad, your health insurance company will **only cover part of the costs for emergencies**. We advise you to **contact your health insurance company for information before travelling abroad**.



# How much does health insurance cost?

→ Every person who is insured has to pay a premium every month. The price depends on the health insurance company. In Switzerland, health insurance is expensive and costs between CHF 390 and CHF 720 per person per month.

## Different insurance models

Every health insurance company has different insurance models. Depending on the model, the price may be higher or lower. We recommend the family doctor model (HMO). With this model, you must first go to a doctor or health centre when you are ill.

The health insurance company has a list of approved doctors and centres. You can choose from this list.

## Reduction of costs in Basel-Stadt

Do you live in Basel-Stadt? Then we can help you apply for a reduction in your health insurance costs. This is called a premium reduction. In this specific case, we submit an application to the cantonal authorities. Your data is protected and will not be passed on to the migration office. The amount of the reduction depends on your income.

With a premium reduction, health insurance in Basel-Stadt costs around CHF 100 to 120 per month for adults.

For children, health insurance is free with a premium reduction.

### This is how the premium reduction works:

- You take out a health insurance policy.
- We then submit an application for premium reduction to the cantonal authorities.
- You will first receive invoices from the health insurance company without a discount.
- You pay these bills.
- The cantonal authority confirms the premium reduction.
- The health insurance company receives the discount and pays you back the money you paid in excess.
- You will then receive new, more favourable invoices from the health insurance company.

### Dental treatment with premium reduction in Basel-Stadt

If you receive a premium reduction in Basel-Stadt, you can also apply for a reduction in the cost of dental treatment at the public dental clinic (Öffentliche Zahnklinik). We will be happy to advise you on this.



# What do I pay?

→ You pay the monthly premium to the health insurance company. If you are ill, you also have to pay a small part of the treatment costs yourself.

These are the costs:

## Franchise

Each person pays at least CHF 300 per year for:

- Medical treatment.
- Hospitalisation.
- Medication.

This is called a franchise. Only if you have to pay more than CHF 300 a year for medical treatment will the health insurance company cover the remaining costs.

Children do not have to pay a franchise.

## Deductible

Each person pays ten per cent of the costs for medical treatment, hospitalization and medication themselves.

This is called deductible. This deductible is a maximum of CHF 700 per year for adults and CHF 350 per year for children.

## Hospitalisation

If you have to stay in a hospital overnight, you will pay an additional hospital contribution of CHF 15 per day.

## Pregnancy and birth

You do not bear any costs for pregnancies and births.

The health insurance company covers everything, including the franchise, the deductible and the hospital contribution.





## What are refunds?

→ You have to pay the bill for yourself when you receive medical treatment or therapy or when you buy a prescribed medication from the pharmacy. The health insurance will refund the money later.

### **This is what the refund looks like:**

- You send a copy of the invoice to your health insurance company.
- The health insurance company deducts the deductible and the remaining franchise from the bill.
- The health insurance company will then refund the remaining amount onto a Swiss bank account.

**Important:** You need a Swiss bank account in order to get your money back from the health insurance company. You can also use the account of a trustworthy person. This person must live in Switzerland. This could be a friend or a relative, for example. This person can pay you the money.



## How do I change my health insurance?

→ You can change your health insurance. To do this, you cancel your health insurance with your current health insurance company and register with a new health insurance company.

**Important:** Cancellation is only possible at the end of each year. Notice of termination must be received by the health insurance fund by 30 November at the latest. We recommend that you send the written notice of termination by registered letter to the health insurance company by 15 November. If you would like to change your health insurance provider, please contact us on time.



## How do I cancel my health insurance?

→ You can cancel your health insurance. This is only possible if you are leaving Switzerland permanently.

Before you are returning to your country of origin or moving to another country, come to us. We will help you with the cancellation of your health insurance. Please bring a copy of your flight or train ticket with you. We will use this to prove to the health insurance company that you are leaving the country.



## Questions?

If you have any questions or need further support with your health insurance, come and see us for a consultation.

You can find information about our consultations on our website:

*[www.sans-papiers-basel.ch/information-and-advice/](http://www.sans-papiers-basel.ch/information-and-advice/)*

Here you  
can find this  
brochure online:

