



Distribution: C**14.03.96**

New Swiss federal law on health insurance

1. The Permanent Mission of Switzerland has informed the Office of the following.
2. The new federal law of 18 March 1994 concerning health insurance came into force on 1 January 1996. This law provides for an obligatory insurance for treatment, and a voluntary insurance for a so-called "daily allowance".
3. Each person living in Switzerland must take out the insurance for care during illness within three months of taking up residence or of birth in Switzerland. **However, according to article 6, paragraph 1 of the federal decree of 27 June 1995 concerning health insurance, international civil servants and their family members are exempt from the obligatory insurance.** They may nevertheless request admission into the scheme. *This option does not appear to be of interest to those who are compulsorily insured under the Staff Health Insurance Fund (SHIF) in accordance with article 1.2 of its Regulations. Further information may be obtained from the competent cantonal authority (the list of such authorities is available in office 4-27).* In application of article 7, paragraph 6, those wishing to be covered by the Swiss insurance must do so within six months of receiving a "carte de légitimation" from the Federal Department of Foreign Affairs. The insurance, in this case, comes into effect from the effective date of the "carte de légitimation". Those already holding a "carte de légitimation" may undertake the insurance up to 30 June 1996, with retroactive effect to 1 January 1996.
4. The insurance ends either when the official's duties in Switzerland come to a close, upon the death of the insured person, or upon withdrawal from the Swiss obligatory insurance. In the latter case, a new request cannot be presented, except in exceptional circumstances. The request for affiliation must be addressed to the responsible cantonal authority (see list mentioned in paragraph 3 above).
5. **According to article 6, paragraph 3, of the present decree, retired officials and their family members are, at their request, exempted from the obligatory insurance if they have equivalent coverage from the health insurance of their former organization for treatment in Switzerland.** Such a request must be accompanied by a written attestation from the relevant body of the international organization - *in this case, SHIF* - giving all relevant information. It must be sent by the retired official directly to the insurer (see list). The Welfare Officer (office 4-55) can advise those interested on the implications of their choice.
6. In addition, the Office notes that article 6 paragraph 2 of the law of 27 June 1995 stipulates that *"home help ... of international civil servants are subject to the obligatory insurance in cases where they are not insured in the country of their employer or in a third country. The Federal Department of Foreign Affairs administers the application of this provision"*. The Office has requested the Mission to provide further details on this point.

R.J. Smith , Chief of the Personnel Administration Branch

Endnote 1:

To each official at headquarters.

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