

Summary sheet for cross-border commuters domiciled in Germany – statutory basic insurance (KVG)

Principle of country of employment

As a matter of principle, persons who live in an EU or EFTA country and work as cross-border commuters in Switzerland, together with their economically inactive family members, must take out mandatory healthcare insurance in Switzerland within three months of taking up gainful employment. If you live in Germany, your economically inactive family members have an independent right to opt out and are entitled to insure themselves in Germany, even if they are subject to the mandatory Swiss health insurance requirement.

Right to choose type of insurance

A new right to choose can be granted only following a change in family status (marriage, birth, divorce, widowhood, etc.), if you resume gainful employment in Switzerland after having worked or been unemployed, etc. in another country, or when changing the status from gainfully employed person to pensioner; otherwise, your decision is definitive and binding for the entire duration of your status as a cross-border commuter.

Additional information

In your insurance application you have already provided us with a copy of your cross-border commuter permit (or contract of employment), the name and address of your employer, and in some cases the details of your account at a post office or bank in Switzerland. If the account was opened after the application was submitted, please complete the enclosed direct debit authorisation immediately and return it to us.

Registration

Under the Agreement on the Free Movement of Persons you must register in your country of residence with a statutory healthcare insurer of your choice (an “assisting carrier”), which will provide you with an insured person’s card for any planned treatment in your country of residence. Please note that you should not use your SWICA insured person’s card in your country of residence.

We will send you a registration form for this, or you can authorise us to send the registration directly to the health insurer of your choice when you apply.

Right to choose place of treatment

As a cross-border commuter you are entitled to choose whether you would like to receive treatment in Switzerland or in your country of residence.

This also applies to your economically inactive family members who are insured with SWICA.

Treatment in your country of residence

When you present your German insured person’s card, it is guaranteed that the assisting carrier who is responsible for you **under the law of your country of residence** will settle the mandatory portion. Please note that only benefits in kind are covered. This means that your cover may not be as comprehensive as your previous insurance cover and that you may have to take out private supplementary insurance (e. g. daily nursing care allowance) to close any such gaps in provision.

On presentation of your insured person’s card, doctors and hospitals will send their claims directly to the relevant assisting carrier. In this case you will not have to make advance payments for medical treatment, nor will you be invoiced from Switzerland for the annual excess of CHF 300.– or for the co-payment. You will only be charged the relevant deductible under the law of your country of residence. Treatment carried out by providers who do not accept the insured person’s card (e. g. private hospitals) is not covered. In these cases the assisting carrier will refuse to meet the costs of such treatment; SWICA will also be unable to reimburse you.

Treatment in Switzerland

If you opt to be treated in Switzerland, please send all invoices to us for settlement.

Depending on canton, some service providers will also settle with us directly on the basis of your SWICA insured person’s card. Mandatory benefits are settled in accordance with Switzerland’s Health Insurance Act (KVG) and will involve deduction of the Swiss co-payment. Deductibles paid outside Switzerland are not recognised.

Paying premiums and receiving benefits

Premiums must be paid by direct debit from your Swiss bank or post office account. Any sums due to you will also be paid into this account in Swiss francs. Alternatively, you can register to pay your premiums through e-billing.

End of gainful employment or revocation of cross-border commuter status

The bilateral agreement states that the decisive factor for **pensioners** is the country from which they receive their pension. If you are also in receipt of a pension from your country of residence, you must insure yourself there in future. The actual amount of the pension is irrelevant.

If, following **revocation of your status as a cross-border commuter** you no longer have any connection with Switzerland (no pension, unemployment benefit etc.), you must insure yourself in your country of residence or, where appropriate, in the country in which your new employer operates. In addition to written notice of termination, we also require proof of your new health insurance (membership certificate) before we can terminate your contract.