

Health Care System

The health care system in Switzerland is very well organized. Insurance is compulsory and therefore all residents are comprehensively insured against accidents and illness. Numerous doctors, pharmacies, and hospitals provide necessary services.

Insurance Scheme

In Switzerland all residents must be insured against accidents and illness. New residents must complete registration for insurance within the first three months of entering Switzerland. Children must be insured within the first three months following their birth. The services of the compulsory insurances offer are legally bound. All insured persons have the right to equal medical care.

Funding

The Swiss health care system is funded by the state (confederation, cantons, communities), by employers, and by private individuals. Private individuals pay a monthly contribution to both health and accident insurance. The contribution is defined yearly and may vary according to the canton. Persons who are ill or involved in an accident must pay a part of the costs (deductible (Franchise) and retention fee (Selbstbehalt)). These costs will not exceed a certain amount per year.

Exemption from Health Insurance Requirement

In Switzerland, every person who lives or works must have health insurance. In special cases, it is possible to get an exemption – for example, if you have good insurance abroad or are only working in Switzerland for a short time.

In the canton of Appenzell Ausserrhoden, the “Common Institution KVG” in Olten reviews these requests. Important: the application must be submitted within 3 months of arrival or starting work.

The duration of the exemption depends on each individual case. All information and the online form can be found at: www.kvg.org

Interpretation

Communicating with doctors, pharmacists, or care staff in a foreign language is a challenge. For this reason some hospitals offer free interpretation with the help of specially trained intercultural interpreters. Patients are advised to inform themselves in advance of the services offered.

Additional information (links, addresses, information sheets, brochures)

www.hallo-ar.ch/en/health/health-care-system