

Health insurance scheme audio

Hello. My name is ... and I have official information from the Canton of Basel-Stadt. This audio discusses the subject of health insurance. I explain how the system works, how you can save money and where to go for help.

Everyone living in Switzerland must have basic insurance with a health insurance scheme. This helps to pay bills for doctors, medicines and hospitals. You can also take out a supplementary insurance. This is voluntary and costs extra.

However, this audio deals only with basic insurance and not with supplementary insurance. You take out basic insurance with a health insurance scheme. There are many different health insurance schemes in Switzerland. You can change your health insurance scheme for next year by 30 November.

All the health insurance schemes provide exactly the same basic insurance. However, their prices may vary. These depend on the health insurance scheme and on two other factors. On the chosen insurance model and on the excess. That is why it is a good idea for you to compare prices. The prices charged by the health insurance schemes are called a premium.

What is a model?

There are several different basic insurance models. Your model tells you where to go first when you are ill. Depending on the model, the premium will be slightly lower. For example, if you consult your general practitioner first. Or in a different model you must always make a telephone call to a professional first. Like that, you can save money. You can change your model with your health insurance scheme by 30 November each year.

What is an excess?

The excess is an amount that you must pay yourself. You pay this amount over and above the health insurance scheme cost. With every basic insurance, you can choose an excess of between 300 and 2500 Swiss francs. For instance, if your excess is 300 francs, you must pay 300 francs yourself each year when you visit a doctor. The health insurance scheme pays everything which costs more than 300 francs. The health insurer's costs, i.e. the premium, are therefore higher with an excess of 300 francs than with an excess of 2,500 francs. On the other hand, for persons who do not have much money, an excess of 300 francs is good. In that case

the risk of incurring debts when you are ill is lower. You can also change the excess with your health insurance scheme by 30 November.

What is a premium abatement?

Premiums are very expensive for many persons who live in Switzerland. That is why a premium abatement exists. A premium abatement means that the Canton pays part of your premium bill to the health insurer. In other words, you pay less yourself. You too may be able to benefit from a premium abatement. It will depend on your income and assets. You must make an application to the Canton to get a premium abatement. I will be happy to send you a link to obtain further information about the premium abatement.

The health insurance scheme system in Switzerland is complicated. The GGG Migration team will help you if you need assistance. Its advisors speak several different languages. You can call this number to make an appointment: 061 206 92 22.

All the best!

- GGG Migration advice: [Advice in 14 languages | GGG Migration \(ggg-migration.ch\)](https://www.ggg-migration.ch)
- Social Contributions Office of the Canton of Basel-Stadt: [Premium abatement \(bs.ch\)](https://www.bs.ch)