



Schweizerische Eidgenossenschaft
Confédération suisse
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Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER

Federal Commission for Scholarships
for Foreign Students FCS

Academic Year
2023-2024

Health Insurance Information

**for ESKAS^{*} Scholarship Holders
from EU and EFTA Member States**

* ESKAS Eidgenössische Stipendienkommission für ausländische Studierende
aka FCS Federal Commission for Scholarships for Foreign Students
aka CFBE Commission fédérale des bourses pour étudiants étrangers

30.03.2023



Health Insurance For EU- and EFTA-Citizens (1/3)

Compulsory health insurance

Under the Swiss Federal Law on Health Insurance (Krankversicherungsgesetz (KVG)) health insurance is mandatory for all people resident in Switzerland. This compulsory insurance covers basic medical care in the event of illness, accidents and maternity, hence it is known as «basic insurance».

Each FCS scholarship holder from an EU and EFTA Member State is responsible for his/her insurance cover and all resulting costs.

Only scholarship holders from third countries (non-EU and non-EFTA member states) are insured through the Federal Commission for Scholarships (FCS).

The scholarship holders from EU and EFTA member states are usually covered in their country of origin with an insurance recognised by the **Gemeinsame Einrichtung KVG**, a foundation responsible for health insurance cover in Switzerland (address see last page).

Everyone is required to have an European health insurance card. If you do not have one (or if it is not valid in Switzerland) you will have to purchase a Swiss health insurance at your own expense.



Health Insurance

For EU- and EFTA-Citizens (2/3)

Obtain the exemption from compulsory insurance

You need to check with your insurance company in your country and the relevant Swiss authorities if an exemption from the Swiss compulsory «basic insurance» cover is possible.



Gemeinsame Einrichtung KVG
Institution commune LAMal
Istituzione comune LAMal

Consult KVG organisation online:

[Gemeinsame Einrichtung KVG](#)

[Medical service providers | Gemeinsame Einrichtung KVG](#)

The specific rules may be different from one canton to another.

You are required to inform the competent authorities of any additional income to the scholarship.

No exemption possible: insurance is at your own expense

If you are not insured in your country of origin and/or you cannot obtain the exemption from the compulsory health insurance in Switzerland (your insurance cover from your country is not recognised in Switzerland), you will have to purchase a Swiss insurance in the event of illness, accidents and maternity by yourself and at your own expense. See if the university offers an insurance cover, otherwise check the information pages of the insurance companies:

<https://en.comparis.ch/umzug-schweiz/migration/krankenversicherung-schweiz> (in English)

<https://www.assurance-info.ch/assurance-maladie-base-lamal/> (in French)



Health Insurance For EU- and EFTA-Citizens (3/3)

If you need medical assistance

If you have to go to the physician, to the pharmacy (with a medical prescription) or to the hospital (for emergencies only), you have to:

- 1) always take your insurance card with you
- 2) pay the medical bill plus possible further fees
- 3) send the original of the medical bill to the address below:

For further questions

For all questions regarding further documents needed, your cost participation and for reimbursement contact the following institution:

Gemeinsame Einrichtung KVG / Common Institution under the Federal Health Insurance Act (KVG)

Industriestrasse 78

Postfach

4600 Olten or the cantonal institution in charge.

info@kvg.org / www.kvg.org

About the expiration of insurance cover

You are insured up to the date indicated on your insurance card. If you wish to remain in Switzerland longer, you will need to request an extension of your insurance cover by your insurance company.



Health Insurance For EU- and EFTA-Citizens



Gemeinsame Einrichtung KVG
Institution commune LAMal
Istituzione comune LAMal

Your contact:

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Industriestrasse 78

Postfach

4600 Olten

info@kvg.org

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Eidgenössische Stipendienkommission für ausländische Studierende ESKAS
Commission fédérale des bourses pour étudiants étrangers CFBE
Commissione federale delle borse per studenti stranieri CFBS
Federal Commission for Scholarships for Foreign Students FCS

www.sbfi.admin.ch/scholarships_de
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