Health and accident insurance

Anyone living in Switzerland must have health and accident insurance (HAI). This is mandatory. This social insurance covers part of the costs in the event of accident, sickness or maternity. You must take out health insurance within three months of arriving in Switzerland.

Health insurance (basic insurance – HAI)

All residents of Switzerland must take out health insurance themselves (basic health insurance – HAI). This is mandatory.
Arriving in Switzerland?
You have three months to take out health insurance.
If you fall ill during this period you will be paid later, after the fact.
Many health insurers offer basic insurance.
You are free to choose your health insurance provider.
For basic insurance, health insurers are obliged to accept anyone living in Switzerland, including sick people.

Basic insurance: what does it cover?

Basic insurance covers the costs in the event of illness, pregnancy and childbirth.
Benefits (everything the insurance pays) are set out in law. Please note that costs for dental treatment or glasses are not generally covered.

Insurance premiums

You pay a premium each month for your insurance.
These premiums have different prices depending on the health insurance fund and the insurance model. Tip: take the time to compare offers.
You can change your health insurance provider, but only once a year (before the end of November).

Do I have to contribute to the costs?

In Switzerland, before receiving money from a health insurance fund you first have to pay a **deductible** yourself.
There are several possible deductibles: e.g. CHF 300, CHF 500, CHF 1000 or CHF 2,500. You choose the amount of deductible you want. You must first pay this amount yourself.
Above that the insurance pays part of the costs. Insurance pays 90% of the costs.
The remaining 10% you have to pay yourself.
This remaining 10% is called the “retention fee”.
You pay a maximum of CHF 700 per year for an adult and CHF 350 per year for a child.
If there are any more costs above that, the insurance pays for everything.

Which deductible should you choose?

If you are **not often** sick, choose a high deductible. Your premiums will be cheaper.
If you are **often** sick, choose the lower deductible.
But then your premiums will be higher.

Accident insurance

Do you work 8 hours a week or more for an employer?
Then you are automatically insured by your employer against accidents during work and leisure time.
The amount of the premium is deducted directly from your salary.
If you work less than eight hours per week, your employer insures you only against occupational accidents.
You must insure yourself against non-occupational accidents that occur during your free time.
If you are self-employed or not gainfully employed, you must also take out accident insurance with your health insurer.
Persons who are self-employed may also take out accident insurance with another insurance company.

Cheaper health insurance premiums

People on low wages can apply for a lower health insurance premium.
This also known as asking for a reduction in health insurance premiums.
This is only possible for basic insurance. To do this you must apply to the Jura cantonal OASI office by 31 December.
The Jura cantonal OASI office may or may not accept, depending on certain conditions.
If the application is successful, the individual will pay lower premiums the following year. For all information on premium reductions, contact the Jura cantonal OASI office.

Supplementary insurance

If you want to have more care paid for by insurance, you can take out supplementary insurance. For example, if you want natural medicine sessions, or a private room in hospital, or cheaper dental care.
Supplementary insurance is not compulsory. It is optional.
Many health insurers offer supplementary insurance. For these types of insurance, health insurers are not obliged to accept everyone. In general, to be accepted you have to be in good health.

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

www.bonjour-jura.ch/en/social-security/health-and-accident-insurance