

# HEALTH GUIDE TO SWITZERLAND

The Swiss healthcare system in brief –  
a guide for immigrants to Switzerland

Order in 19  
languages online:  
[www.migesplus.ch](http://www.migesplus.ch)



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Confederation

Federal Department of Home Affairs FDHA  
Federal Office of Public Health FOPH

Croix-Rouge suisse  
Schweizerisches Rotes Kreuz  
Croce Rossa Svizzera



migesplus.ch – the Internet platform for  
migration and health  
Swiss Red Cross  
Werkstrasse 18, 3084 Wabern  
Phone 058 400 45 24  
[www.migesplus.ch](http://www.migesplus.ch), [info@migesplus.ch](mailto:info@migesplus.ch)

## Acknowledgements

Edition: 2017  
4th fully revised edition  
Publisher:  
Swiss Red Cross  
Health & Integration Department  
Health and Diversity Division, Werkstrasse 18  
3084 Wabern, Tel. 058 400 45 75  
[www.redcross.ch](http://www.redcross.ch), [gi.gesundheit@redcross.ch](mailto:gi.gesundheit@redcross.ch)  
Federal Office of Public Health (FOPH)  
Health Policy Directorate  
Health equity division  
3003 Bern, Tel. 058 463 06 01  
[www.bag.admin.ch](http://www.bag.admin.ch)  
[www.miges.admin.ch](http://www.miges.admin.ch)

Concept and text: Katja Navarra, Katharina Liewald  
Translation: Martin Ecott, TRANSLATION-PROBST LTD  
Illustrations: Claude Zellweger  
Design: visu'! AG, Bern  
Layout: TRANSLATION-PROBST LTD  
Internet orders: [www.migesplus.ch](http://www.migesplus.ch)  
FOPH publication number: 2017-GP-01  
Available from:  
BBL, Vertrieb Bundespublikationen, CH-3003 Bern  
[www.bundespublikationen.admin.ch](http://www.bundespublikationen.admin.ch)  
BBL store article number: 311.610.eng  
Printed on FSC-certified paper

# FOREWORD

Where must I go if I feel unwell or have had an accident? Is medical treatment free in Switzerland or must I pay for it? What should I do in an emergency? What types of insurance do I need? How can I protect myself from illness? Where can I find health information in my own language? The Health Guide to Switzerland answers these and many other questions. It was commissioned by the Federal Office for Public Health and realised by the Swiss Red Cross. The guide is aimed at migrants living in Switzerland and is intended to facilitate access to and promote understanding of our healthcare system and our health and accident insurance. It also seeks to promote health and prevent disease. The Swiss healthcare system is complex and often difficult to understand even for the Swiss themselves. Most immigrants, who are familiar with another type of system, often find it difficult to familiarise themselves with the Swiss system. The Health Guide to Switzerland briefly explains the important aspects and it also contains many useful addresses. It has already proved its value during the past few years, and this is the fourth revised edition. It is important to us that everyone living in Switzerland should know how to take care of their health and where they need to go when they have health problems – no matter where they are from and no matter what their residence status is.

I hope you enjoy reading this brochure and find it useful and I wish you the best of health.

Pascal Strupler

Director, Swiss Federal Office of Public Health

# CONTENTS

Foreword	1
How to use the Health Guide	3

## HOW CAN I STAY IN GOOD HEALTH?

Nutrition and exercise	4
Abstaining from smoking and drinking in moderation	6
Vaccinations	8
Protecting yourself from sexually transmitted diseases and HIV/AIDS	9
Check-ups	10
Mental health	10

## HOW DOES HEALTH INSURANCE WORK?

Health insurance	12
Accident and disability insurance	18

## HOW DOES THE HEALTHCARE SYSTEM WORK?

Family doctor	20
Pharmacy	23
Psychiatric treatment and psychotherapy	25
Dental care	29
Emergencies	30
At the hospital	32
Pregnancy and childbirth	35
Help and care at home: Spitex	38
Medical care for the elderly	40

## WHAT ARE MY RIGHTS AND DUTIES AS A PATIENT ?

My rights as a patient	42
My duties as a patient	44
Intercultural interpreting	45

## INFORMATION FOR ASYLUM-SEEKERS AND THOSE WITHOUT RESIDENCE PERMITS (SANS -PAPIERS)

Asylum-seekers, temporary refugees and persons in need of protection	47
Sans-papiers	48

# HOW TO USE THE HEALTH GUIDE TO SWITZERLAND

The Health Guide to Switzerland provides you with all the most important information about the healthcare system in Switzerland. It contains helpful advice about health promotion and disease prevention, health and accident insurance, and patients' rights and obligations.

As an immigrant, you may have difficulties making yourself understood when you are in contact with medical professionals. If there is anything you do not understand, ask to have it explained to you, or ask about interpreting services (see chapter on Intercultural interpreting, p. 45).

In this brochure you will find various symbols that refer to particular information and tips.



## **Good to know**

Special information



## **What is covered by the health insurance?**

Treatment and services paid for by the basic health insurance coverage.



## **Important addresses**

For more detailed information, contact the following addresses.

---

# HOW CAN I STAY IN GOOD HEALTH?

Good health is a precious asset. To maintain good health it is important to listen closely to your body and pay attention to what is good for you. This also means knowing about what is harmful to good health and what can make you ill.

## HEALTHY DIET AND EXERCISE

Eating a healthy and varied diet and getting regular exercise is important for good health at any age. To make sure you are eating a healthy, balanced diet, you need to pay attention to what you are cooking and eating:

- Try to eat some vegetables and fruit, wholemeal products / pulses / potatoes and milk products every day, and for variety add meat, fish, eggs, tofu, or some other rich source of protein.
- Only eat small amounts of sweets and salty snacks.
- Drink between one and two litres of water or unsweetened drinks per day. Sugary or alcoholic drinks should only be drunk in moderation.

In addition to a healthy diet, it is important for adults and especially for children to take exercise every day. Various everyday activities, such as brisk walks, cycling or walking stairs are good examples of ways to improve and maintain your health. You can do a lot for your health with just 30 minutes of exercise a day and get a little bit out of breath. Children

should have at least one hour of exercise a day or practise a sport. This promotes healthy physical and mental development.

If you would like to find out more about healthy eating, changing your eating habits, or losing weight, you should consult a dietician. Your family doctor can help you find a dietician in your area.

- **Multilingual information and brochures on nutrition and exercise in different languages**

[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Diet & Exercise

- **Schweizerische Gesellschaft für Ernährung**

(**Swiss Nutrition Society**) – information, recommendations, dietary tips, recipes

[www.sge-ssn.ch](http://www.sge-ssn.ch), [info@sge-ssn.ch](mailto:info@sge-ssn.ch), phone 031 385 00 00

- **Nutrinfo®** – free information service for nutritional and dietary questions

[www.nutrinfo.ch](http://www.nutrinfo.ch), phone 031 385 00 08

- **Schweizerische Diabetes-Gesellschaft**

(**Swiss Diabetes Association**) – information, support and follow-up for patients and their families

[www.diabetesschweiz.ch](http://www.diabetesschweiz.ch), [sekretariat@diabetesschweiz.ch](mailto:sekretariat@diabetesschweiz.ch), phone 056 200 17 90

- **Mütter- und Väterberatung (Parental Guidance Centre)** – contact point for

questions about children's diet Schweizerischer Fachverband Mütter- und Väterberatung (Swiss Association of Family Guidance Counsellors / Health Visitors)

[www.sf-mvb.ch](http://www.sf-mvb.ch), [info@sf-mvb.ch](mailto:info@sf-mvb.ch), phone 062 511 20 11

**Regional family counselling contacts at**

[www.muetterberatung.ch](http://www.muetterberatung.ch)

- **Gesundheitsförderung Schweiz (Health Promotion Switzerland)** – information and tips on diet and exercise

[www.gesundheitsfoerderung.ch](http://www.gesundheitsfoerderung.ch), [office.bern@gesundheitsfoerderung.ch](mailto:office.bern@gesundheitsfoerderung.ch)

- **conTAKT-net.ch**

Listen to health information in 12 languages online

("Model website" section)



## ABSTAINING FROM SMOKING AND DRINKING IN MODERATION

The toxic substances in cigarettes irritate the respiratory tract, damage the lungs and cause illness, such as cardiovascular disease or cancer. Smoke also damages the health of non-smokers and is particularly dangerous for children and babies. To protect their unborn babies, women should stop smoking completely during pregnancy and while breastfeeding.

You can find out more about how to stop smoking from the 'Quit Smoking' hotline and the addresses listed on p. 7.

Alcohol affects everyone differently. Even small quantities can be too much for some people. Alcohol consumption becomes a problem when it damages a person's health or the health of people around them. This includes, for instance, excessive alcohol consumption, drinking when taking medication, drinking and driving, or drinking at work. Women should not drink any alcohol at all during pregnancy and while breastfeeding.

### GOOD TO KNOW



#### Alcohol problems and addiction

- can lead to health problems, illness, accidents, injury or mental disorders.
- are often linked to aggressive behaviour, for example domestic violence or juvenile delinquency.
- do not only affect those immediately concerned, but also relatives (arguments, relationship problems, financial difficulties and many other issues).

You can get help! Professionals at the cantonal addiction and drug counselling services can provide help and advice for those with problems and also for their families. Consultations are free of charge and the specialists are obliged to maintain confidentiality (see p. 43).

You can find more information about this subject from your family doctor.

For healthy adults, the following quantities should not be a problem: one standard glass (maximum of two standard glasses) of an alcoholic beverage for women, or two standard glasses (maximum three) for men, per day. In addition, consuming alcohol should be avoided on at least two days per week. One standard glass is the quantity of alcohol that is normally served in a restaurant (3 dl of beer; 1 dl of wine; 2 cl of spirits).

- **Multilingual information about alcohol**

[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Mental health & Crisis



- **Sucht Schweiz (Addiction Switzerland)** – information, advice and help

[www.suchtschweiz.ch](http://www.suchtschweiz.ch), [info@suchtschweiz.ch](mailto:info@suchtschweiz.ch), phone 021 321 29 11

- **Arbeitsgemeinschaft Tabakprävention Schweiz (AT Schweiz, Working Group Tobacco Prevention Switzerland)**

[www.at-schweiz.ch](http://www.at-schweiz.ch), [info@at-schweiz.ch](mailto:info@at-schweiz.ch), phone 031 599 10 20

- **Krebsliga Schweiz (Cancer Society Switzerland)**

[www.krebsliga.ch](http://www.krebsliga.ch), [helpline@krebsliga.ch](mailto:helpline@krebsliga.ch), phone 0800 11 88 11

- **Rauchstopplinie (Stop Smoking Hotline)** – phone consultation to stop smoking in several languages

[www.rauchstopplinie.ch](http://www.rauchstopplinie.ch), phone 0848 000 181

- **Lungenliga Schweiz (Swiss Lung Society)**

[www.lung.ch](http://www.lung.ch), [info@lung.ch](mailto:info@lung.ch), phone 031 378 20 50

- **Infodrog: Schweizerische Koordinations- und Fachstelle Sucht (Swiss Coordination Office and Specialist Agency for Addiction)**

[www.infodrog.ch](http://www.infodrog.ch), [office@infodrog.ch](mailto:office@infodrog.ch), phone 031 376 04 01

- **Safe Zone** – Online advice concerning addiction problems for affected persons, relatives, specialists and interested people (free of cost and anonymous)

[www.safezone.ch](http://www.safezone.ch)

- **www.infoset.ch** – Information portal for addiction, drugs, prevention and help

# VACCINATIONS

Various infectious diseases can be prevented by vaccinations. In Switzerland vaccinations are most often administered by paediatricians or family doctors.

The Federal Office of Public Health recommends: basic vaccinations against diphtheria, tetanus (lockjaw), whooping cough, polio, meningitis and laryngitis, measles, mumps, German measles, hepatitis B, and infections by HPV (human papillomavirus). Other vaccinations may also be necessary, for example if you are planning a trip abroad.

If you have any questions about vaccinations you should consult your family doctor. You can find more detailed information and recommendations on the following websites:

- **Multilingual information about vaccinations:**

[www.migesplus.ch/Impfplan](http://www.migesplus.ch/Impfplan)

- **Federal Office for Public Health**

[www.sichimpfen.ch](http://www.sichimpfen.ch), [epi@bag.admin.ch](mailto:epi@bag.admin.ch)

Telephone consultation – Vaccination hotline 0844 448 448

- **[www.infovac.ch](http://www.infovac.ch)** – information about vaccinations



# PROTECTING YOURSELF FROM SEXUALLY TRANSMITTED DISEASES AND HIV/AIDS

In addition to the human immunodeficiency virus that causes AIDS, there are many other sexually transmitted infectious diseases, known as STIs or STDs (e.g. chlamydia, syphilis, gonorrhoea, herpes and HPV). Many of these infections are quite easy to treat and are curable provided they are diagnosed early. Others can be treated but not cured (e.g. HIV and herpes).

The best way to protect yourself and other people from HIV and other STDs is to use condoms with an OK seal during sex, and not let any semen or blood get in your mouth. There are also condoms for women. You can find them on the Internet, for example at [www.sante-sexuelle.ch/shop](http://www.sante-sexuelle.ch/shop) or [www.shop.aids.ch](http://www.shop.aids.ch).

If you are afraid you have been infected with HIV or another STD, consult your doctor, go to a polyclinic, to one of the AIDS-Hilfe Schweiz counselling services or a counselling centre for sexual health.

- **Aids Hilfe Schweiz (AHS)**

**(The Swiss Aids Association)**

[www.aids.ch](http://www.aids.ch), [aids@aids.ch](mailto:aids@aids.ch), phone 044 447 11 11

- **SEXUAL HEALTH Switzerland** – Promotion of sexual health, centres for family planning and pregnancy. Directory of regional specialist units and counselling centres

[www.sexuelle-gesundheit.ch](http://www.sexuelle-gesundheit.ch), [info@sexuelle-gesundheit.ch](mailto:info@sexuelle-gesundheit.ch)

Phone 031 311 44 08 or 021 661 22 33

- **Information about sexual health**

in more than 10 languages: [www.sex-i.ch](http://www.sex-i.ch)



## CHECK-UPS

To diagnose diseases in their early stages it is important to have regular check-ups.

The sooner a disease is discovered the greater the chance of a cure.

**As a woman...**

*"I regularly go to see my gynaecologist for a check-up. She can carry out tests and examine me for early signs of diseases such as cancer or infections."*



**As a man...**

*"I discuss with my family doctor about which check-ups I should have."*



## MENTAL HEALTH

A zest for life, well-being and a good balance between everyday stress and relaxation are important for mental health.

Difficulties in life, traumatic experiences or long-term stress can weaken our mental health and lead to psychological crisis and illness.

Psychological reactions and disorders are also often the consequence of extremely stressful, traumatic events such as the experience of war, displacement, fleeing, torture or physical violence.

Heavy alcohol consumption or other addictions can also be connected to mental and social problems.

Many people concerned by psychological problems find it difficult to admit to. Depression and other forms of mental illness can affect anyone. They are among the most common illnesses in general. In the course of a year up to one third of the Swiss population suffers from a mental illness. Mental illness is not a sign of personal failure, neither is it simply fate or a punishment. It is an illness like diabetes or high blood pressure that should be taken seriously and that is nowadays treatable.

If you are uncertain and feel desperate, talk to your family doctor or another specialist you trust. Those affected or their families can also consult mental health facilities (see below) for help. Representatives of religious communities or your local social services can provide support in difficult circumstances.

Switzerland has a well-developed mental healthcare system for treating psychological problems. You can find more information about this in the chapter on Psychiatric treatment and psychotherapy on p. 25.

- **Multilingual information about mental health:**

[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Mental health & Crisis

- **pro mente sana** – information, advice and help for those affected and their families

[www.promentesana.ch](http://www.promentesana.ch), support hotline 0848 800 858

- **Die Dargebotene Hand – 143** – anonymous consultation service by phone, e-mail and chat

[www.143.ch](http://www.143.ch), [verband@143.ch](mailto:verband@143.ch), phone 143



*Addresses of self-help groups in the individual cantons:*

**Stiftung Selbsthilfe Schweiz (Self-Help Foundation Switzerland)**–

National service and coordination office of 19 regional self-help centres and two Swiss self-help organisations [www.selbsthilfeschweiz.ch](http://www.selbsthilfeschweiz.ch),  
Phone 061 333 86 01

*For children and teenagers:*

**Pro Juventute advice hotline 147** – free and anonymous support by phone, chat, e-mail and SMS for children and teenagers

[www.147.ch](http://www.147.ch), phone 147, [beratung@147.ch](mailto:beratung@147.ch)

# HOW DOES HEALTH INSURANCE WORK?

## HEALTH INSURANCE

### **Basic insurance coverage**

Everyone living in Switzerland must have health and accident insurance. This basic insurance coverage is compulsory for everyone, regardless of their age, origin or residence status. You have three months to take out insurance after a birth or after moving to Switzerland.

There are 53 health insurance companies in Switzerland. Every health insurance company offers the same benefits in the basic health insurance policy. These benefits are laid down in the Health Insurance Act (KVG).

Health insurance companies must admit anyone who applies for basic health coverage. Everyone is free to choose their health insurance company. You can find a list of companies at: [www.priminfo.ch](http://www.priminfo.ch).

## WHAT IS COVERED BY THE BASIC HEALTH INSURANCE POLICY?

The most important services are:

<b>Outpatient treatment</b>	Treatment by officially registered doctors
<b>Inpatient treatment</b>	Treatment including your stay in the general ward (shared room) of a hospital in your canton of residence. This hospital must be on the official list of hospitals (hospital list).
<b>Emergency</b>	<ul style="list-style-type: none"><li>• Emergency treatment</li><li>• Contributions to transport and rescue expenses</li></ul>
<b>Medicines</b>	Medicines and laboratory analyses prescribed by a doctor and which are on an official list (specialized medicines list, analysis list)
<b>Pregnancy and childbirth</b>	Check-ups, childbirth expenses, antenatal classes, breastfeeding advice, abortions.
<b>Healthcare</b>	<ul style="list-style-type: none"><li>• Gynaecological check-ups</li><li>• Vaccinations</li><li>• Check-ups for children by a paediatrician before starting school</li></ul>
<b>Rehabilitation</b>	Inpatient rehabilitation after an operation or serious illness, physiotherapy and ergotherapy if prescribed by a doctor.
<b>Illness abroad</b>	Emergency treatment during short trips abroad (e.g. while on holiday)
<b>Alternative therapies</b>	Anthroposophic therapies, homeopathy, neural therapy, phytotherapy and traditional Chinese medicine.
You can obtain detailed information about individual benefits from the overview of benefits available from your health insurance company.	

## **IS HEALTHCARE FREE OF CHARGE IN SWITZERLAND?**

No, you must pay a monthly health insurance premium. If you consult a doctor you will have to make a contribution towards the cost.

### **Insurance premiums**

You must pay a monthly premium for your health insurance coverage. The premium is lower for children under 18. Most health insurance companies charge less for young adults (between the ages of 19 and 25). Health insurance companies do charge different premiums although the basic health insurance coverage provided by all insurance companies is the same.

Every year at the end of September the Federal Office for Public Health publishes a list of the premiums charged by the health insurance companies in each region ([www.priminfo.ch](http://www.priminfo.ch)). It is worthwhile to compare premiums.

### **Patient's contribution (excess, deductible, and hospital cost contribution)**

The policyholder must pay medical expenses up to at least CHF 300 per year for doctors, hospital and medicines for themselves. This contribution is called an 'excess'. You do not need to pay an excess for children.

The insurance company only pays the amount of doctor's bills that go beyond the excess in any one year. However, you still need to pay 10% of that amount as well. This amount is called the deductible and is limited to a maximum of CHF 700 per year, or CHF 350 per year for children. In the event of a stay in hospital, you will additionally have to pay a contribution towards the hospital costs of CHF 15 per day.

You do not need to contribute to the cost of maternity services (for pregnancy and childbirth), i.e. there is no franchise, deductible or hospital cost contribution.

## HOW CAN I SAVE MONEY ON HEALTH INSURANCE PREMIUMS?

Health insurance companies offer various ways to save money, which you are free to choose:

- **Restricted choice of doctor and HMO (health maintenance organization)**

With these two options, when you fall ill you must always first consult a recognized family doctor or HMO health centre. They will refer you to a specialist if necessary (see p. 21). This means you cannot seek out a specialist by yourself. Your doctor will decide that for you. However, you are generally still free to choose which gynaecologist, paediatrician, or optician you wish to consult. These options enable you to pay lower premiums. But depending on the model you may have to adhere to strict rules.

- **Telmed**

With Telmed policies you first need to ring a telephone counselling service before seeing a doctor for illness. The call centre is manned by medical professionals who will give you information and recommendations for your particular health problem. Whenever necessary you will be referred to a doctor, a hospital or a therapist. You can save on premiums with this model. However, you must communicate with the telephone consultation hotline.

- **Increasing the annual franchise**

The health insurance companies offer the opportunity to increase the franchise. If you choose a franchise higher than CHF 300, you contribute more to the costs when you are ill. So you pay a lower premium. Adults can choose between an annual franchise of CHF 300, 500, 1000, 1500, 2000, and 2500. You can voluntarily choose a franchise for children and teenagers of up to 18 years. You can thus save on insurance premiums. For children and teenagers there is a choice of annual franchises of CHF 100, 200, 300, 400, 500, or 600.

Ask your health insurance company directly about the various types of insurance policies and check if the savings model suits you.

You may also change your health insurance company, e.g. to save money on premiums.

### **Comparing premiums, changing health insurance companies**

Current information about premium comparisons from different health insurance companies and counselling services can be found at [www.priminfo.ch](http://www.priminfo.ch)

If you would like to change your health insurance, you must give notice to your current health insurance company by latest 30 November in writing and apply for a new health insurance by 1 January. Your letter of notice must be submitted to your health insurance company by 30 November.

If until now you were insured without a savings model (e.g. choice of deductible, HMO/Family doctor model), you can give notice by 30 June. Your letter of notice must be submitted to your health insurance by 31 March.

Important: For the notice to be valid, it must be submitted to your health insurance by 31 March or 30 November. If possible send it to your health insurance as a registered letter 15 days in advance.

#### **GOOD TO KNOW**



#### **Cantonal premium reductions**

Insured persons living in modest financial circumstances have the right to a reduction in their health insurance premiums.

- The right to a reduction in the premiums and the amount are different from canton to canton. They depend on your income and general financial situation.
- Some cantons automatically inform you if you have this right. Please note that this is not the case in all cantons. It is worthwhile contacting your cantonal authorities to enquire about this.

You can find out by contacting the cantonal offices in charge of premium reductions (see p. 17).

## Optional supplementary insurance

In addition to the basic health insurance you can also take out optional supplementary insurance policies. These cost extra.

For example, you can take out supplementary insurance for children's orthodontics (corrective dentistry), spectacles and contact lenses, or for in-patient treatment in a semi-private or private ward, or for the free choice of doctor at the hospital. The more benefits in your insurance coverage, the more expensive the premium.

Unlike the basic health insurance, the benefits covered by supplementary are not the same at all health insurance companies. You are not obliged to take out supplementary policies with the same insurance company that provides your basic health insurance.

If you would like to take out complementary health insurance it is important for you to fill in the insurance application form correctly and completely. Insurance companies have the right to refuse certain benefits or terminate the policy if you give incomplete or false information.

As supplementary insurance is not compulsory, insurance companies can refuse to insure people on account of their state of health. Contact the health insurance companies for further information.

### Information about premium reductions

[www.priminfo.ch](http://www.priminfo.ch) > Premium reduction

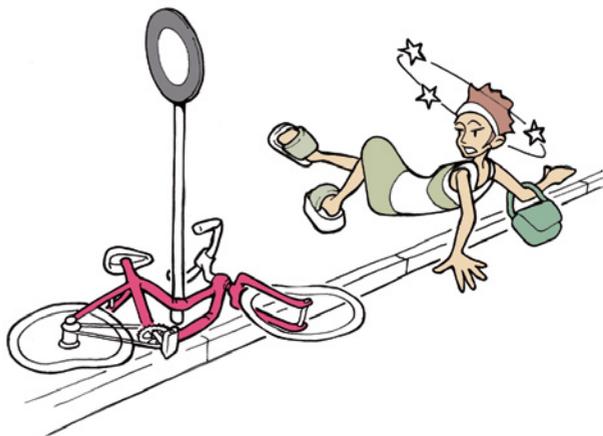
Telephone hotline 058 464 88 01



**In case of problems with health insurance** – Office of health insurance ombudsman

[www.om-kv.ch](http://www.om-kv.ch), phone 041 226 10 10

## ACCIDENT AND DISABILITY INSURANCE



Accidents can happen anywhere. Work-related accidents are those that occur at work or on the way to work. All other accidents are considered to be non-work-related accidents, such as accidents that occur during leisure time, at home or while you practise sport.

In Switzerland all employees are automatically insured for work-related accidents. Anyone who is in employment for more than eight hours a week is also insured for non-work-related accidents. The accident insurance is paid jointly by the employer and the employee. Your contribution is deducted from your salary.

Important: If you are not or no longer working, you should expressly apply to your health insurance company for accident insurance.

### GOOD TO KNOW



#### Basic health insurance with accident coverage

- You must also have accident coverage as part of your basic health insurance policy.
- If you are already insured for accidents by your employer, you should inform your health insurance company so that it can delete the accident insurance. This will reduce your premium.

You must always report an accident immediately, either to your employer or to the health insurance company. This is done by filling in a form which can be requested from your employer or your health insurance company.

### **Disability insurance (IV/AI)**

Disability is when the physical or mental health of a person is affected to such an extent that he cannot work or can only work part time over a fairly long period. Disability means a reduction in the ability to work and earn a living. Disability insurance (IV/AI) first and foremost supports measures that help to improve fitness for work.

### **Old Age Pension & Survivors Benefits Scheme (AHV/AVS)**

Old age pension or benefits in the event of the death of a spouse or a parent are paid out by the Old Age Pension & Survivors Benefits Scheme (AHV/AVS).

In Switzerland it is mandatory for both employers and employees to contribute to the IV/AI and AHV/AVS. These contributions are deducted directly from your salary.

You can obtain more information about this from the Federal Office for Social Security.

- **Federal Office for Social Security**

[www.bsv.admin.ch](http://www.bsv.admin.ch), [info@bsv.admin.ch](mailto:info@bsv.admin.ch), phone 058 462 90 11

- **Information office AHV / IV**, [www.ahv-iv.ch](http://www.ahv-iv.ch) > Contacts

*For information about AHV/AVS in relation to intergovernmental agreements:*

- [www.zas.admin.ch](http://www.zas.admin.ch) > Central Compensation Office (CdC)  
Phone 058 461 91 11

- **2nd Pillar Central Office**

[www.sfbvg.ch](http://www.sfbvg.ch), [info@zentralstelle.ch](mailto:info@zentralstelle.ch), phone 031 380 79 75

- **Substitute Occupational Benefit Institution**

Administration of vested benefits accounts

[www.aeis.ch](http://www.aeis.ch), phone 041 799 75 75



# HOW DOES THE HEALTHCARE SYSTEM WORK?

## FAMILY DOCTOR

### **WHAT DO FAMILY DOCTORS DO?**

In Switzerland family doctors provide primary healthcare. They are usually the first port of call in the event of illness or accident and provide medical treatment and advice.

If family doctors know their patients well and are familiar with their medical history it is easier for them to determine what is wrong. They then either treat the patient themselves or refer them if necessary to another professional (e.g. specialist doctors or a hospital).

For this reason you should always consult the same family doctor so that they know your medical history and can treat you appropriately. It is therefore important for you to have a good relationship with your family doctor. You must be able to trust your doctor and feel that you are understood.

---

### **WHAT IS COVERED BY THE HEALTH INSURANCE?**

Costs of treatment by family doctors, specialists or a polyclinic (outpatient facility).



## Paediatricians

Just as you have a family doctor, your children should have a paediatrician. These doctors carry out the necessary examinations and treat the child if it is ill.

The paediatrician tells you how often your child should be brought in for a check-up. Besides checking the state of your child's health, the paediatrician checks their weight and examines their physical, psychological and intellectual development.



## Medical specialists

Further examinations or treatments in a particular field (e.g. cardiovascular examinations) are conducted by the appropriate medical specialists. They have been specially trained in that particular field of medicine. The Swiss government ensures their quality and awards them a federal post-graduate qualification. Family doctors and paediatricians also have advanced professional qualifications.

Normally you are referred to specialists by your family doctor. If there are no restrictions to this in your basic health insurance (see p. 15), you can consult any specialists without a referral.

You can find the addresses of all doctors in the telephone directory or on the Internet (see p. 23).

## GOOD TO KNOW



### Psychosocial counselling centres

There are many counselling centres you can go to in Switzerland if you, a member of your family, or a friend need help and support in time of crisis.

There are counselling centres, for example, for:

- addictions
- family problems
- bringing up children and baby care
- gender specific issues (men, women)
- sexual health
- mental health, etc.

Counselling is often free of charge and done by staff with good training (social work, social pedagogy, psychology, etc.). Counsellors are obliged to maintain confidentiality (see p. 43).

Your family doctor can help you find a suitable counselling centre near you. You can also find many centres by telephone or on the Internet (see pp. 7, 9, 11, 28, 37).

N.B. For all medical consultations: whenever you want to see a doctor for a consultation you must book an appointment by telephone beforehand. If you are unable to keep an appointment, you must cancel it at least 24 hours in advance. Otherwise you may still need to pay for the appointment.

### **CAN I CHANGE MY DOCTOR IF I'M NOT SATISFIED?**

Yes, you are free to choose your doctor and you can consult any doctor you feel at ease with. However, this is only the case if your health insurance places no restrictions on your choice of doctor (see p. 15). Doctors may also decide whether they will accept new patients.

## **Polyclinic**

The polyclinic is an outpatient facility which is generally part of a hospital. They have consulting hours and provide examinations and treatment. There are also specialized polyclinics where you can receive specialized treatment. Some polyclinics will only give you an appointment if you are referred directly by a doctor. You can find the addresses of polyclinics in your region in the telephone directory or on the Internet.

### **Swiss Medical Association Directory**

by region, specialization and language  
[www.doctorfmh.ch](http://www.doctorfmh.ch)



## PHARMACIES

The pharmacy is an important first port of call if you have health problems.

Pharmacists are well trained specialists for medicines. They give competent advice if you are ill. Depending on your state of health, they will give you medicines or advise you to see your doctor. Information and advice is generally free at a pharmacy.

All medicines are available at pharmacies in Switzerland. You can buy many of them without first going to see a doctor. Some medicines, such as strong painkillers or antibiotics, can only be obtained with a doctor's prescription. These medicines require medical diagnosis or supervision. You should only take them for the illness they have been prescribed for and not pass them on to others. In general, medicines should not be taken after the expiry date given on the packaging.

Herbal and complementary medicines can also be bought in pharmacies. Ask for advice about which medicines can help you.

Important: Pharmacies keep track of customers' medicines available only on prescription and prescribed by their doctor (patient files).



Opening a file costs a small one off additional fee. If you buy your medicines from various pharmacies you will need to pay this additional fee in each of them. So, whenever you can, always go to the same pharmacy when buying prescription medicines.

#### GOOD TO KNOW



##### Generic medicines

Generic medicines are copies of original medicines but under a different name:

- They contain the same active ingredients as the original, but they are cheaper.
- If you buy generic medicines you still need to pay the deductible of 10% (see p.14). But for original medicines you must often pay a deductible of 20% if a generic version is available.
- Pharmacists are allowed to replace the originals prescribed by your doctor with the generic equivalent, unless the doctor has specifically mentioned that the original medicine must be prescribed. When collecting your medicines always ask the pharmacist for the generic version.

For emergencies on the weekend and at night there are **emergency pharmacies**. You can inquire by phone which pharmacy near you offers emergency services (e.g. Phone 1818, information in English, French, German, Italian). Or you will find a directory of regional emergency pharmacies on the Internet: [www.erstehilfe.ch](http://www.erstehilfe.ch) > Emergency service > Pharmacies. Please note that you must pay a surcharge if you purchase medicines at an emergency pharmacy.

---

## WHAT IS COVERED BY THE HEALTH INSURANCE?



The health insurance covers the cost of medicines that have been prescribed by a doctor and are on a particular list, the so-called speciality list. However, you must contribute to the costs of medicines (see page 14). If you opt for an original medicine which could be replaced by a cheaper generic (see page 24), the health insurance will request an increment of 20 per cent. If your doctor explicitly prescribes the original medicine the increment will amount to 10 per cent. Health insurances normally reimburse the costs for medicines directly to the pharmacies. It is therefore important to present the insurance card when purchasing prescription medicines. Some health insurances request you to first pay the medicines yourself and only reimburse the costs later.

## PSYCHIATRIC TREATMENT AND PSYCHOTHERAPY

Psychological stress can become so intense that the persons affected by it are no longer able to function in their daily lives. This leads to a high level of psychological suffering for the persons affected as well as their families and relatives. Specialists with expertise in psychiatry and psychotherapy as well as psychologists with expertise in psychotherapy can help you cope with your problems.

They can also help you if for instance, you have persistent sleeping problems (insomnia), have sudden or regular panic attacks, or if you have debilitating sadness for a long period and feel empty inside, desperate and have lost the will to live. If you are suffering from chronic pain or feelings of physical discomfort, without any medical reasons being found, these specialists can also help you.

## WHAT SUPPORT AND TREATMENT CAN I GET?

There are different psychotherapeutic treatments. It is important that you find a person whom you trust. You can get support and treatment at various different levels:

- Psychotherapy can help you to examine and talk about your situation, your thoughts and feelings. The therapist will help you to find ways of improving your situation.
- Psychotherapy might be accompanied by treatment with medicines. The medicines can help to alleviate any distressing symptoms, for example in the case of anxiety or depression. They can help support your recovery but do not bring about a cure on their own.
- If you find yourself in difficult circumstances you can possibly also receive for social and financial support. Ask your therapist or contact the social services your local community.

Talk to your family doctor about the various types of support and therapy or contact the support centres (see p. 28).

---

## WHAT IS COVERED BY THE HEALTH INSURANCE?



- Treatments which are carried out in a psychiatric outpatient clinic.
- The cost of therapy if it is provided by a psychiatrist. Sometimes it is necessary to be referred by your family doctor.
- Treatment by a non-medical psychotherapist is only covered by basic insurance when the psychologist is employed by a doctor (psychotherapy delegated by a doctor).
- All other non-medical psychotherapies are only paid by your health insurance if you have a special supplementary insurance (see page 17).

During your first contact ask the therapist whether the health insurance covers the treatment costs.

#### GOOD TO KNOW



- Psychiatrists and psychotherapists are doctors who specialise in psychiatry and psychotherapy.
- Psychologists with expertise in psychotherapy have graduated in psychology and hold a post-graduate diploma in psychotherapy.

### **Psychiatric clinic, private practice or clinic, outpatient clinic**

The treatment can be carried out in a public psychiatric outpatient clinic or in a private practice. Here you will receive regular appointments until you feel better again. In the outpatient clinics you are likely to receive an appointment much faster. However, most of the times you cannot go through long-term treatments there. If required, you receive support in finding a specialist in a private clinic where a long-term therapy is possible.

Inquire about therapies in your mother tongue. There are therapists in private practices who can carry out the therapy in your mother tongue (see page 28). At public psychiatric outpatient clinics and outpatient clinics for the victims of torture and war professional interpreters can be requested (see page 28).

If you require intensive care and protection for a certain period of time a stay at a clinic or outpatient clinic could help. Here you can participate in different therapeutic offers and are supported by psychiatrists, psychotherapists and specialist nurses.

In the event of an emergency you can directly contact the psychiatric outpatient clinics in your region. These often have a 24-hour emergency service. Inquire in the telephone directory or on the Internet about contact addresses of these institutions in your region. You can also contact a public psychiatric clinic directly or call the emergency number 144 in the case of an emergency (see page 31).



- **Multilingual information about mental health:**  
[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Mental health & Crisis
- **Index of multilingual psychotherapists**  
[www.migesplus.ch/Verzeichnis](http://www.migesplus.ch/Verzeichnis)
- **pro mente sana** – information, advice and help for those concerned and their families  
[www.promentesana.ch](http://www.promentesana.ch), support hotline 0848 800 858
- **Die Dargebotene Hand – 143** – anonymous telephone e-mail and chat advice service  
[www.143.ch](http://www.143.ch), [verband@143.ch](mailto:verband@143.ch), phone 143

*Addresses of self-help groups in the individual cantons:*

**Stiftung Selbsthilfe Schweiz (Self-help Foundation Switzerland) –**

National service and coordination office of 19 regional self-help centres and two Swiss self-help organisations

[www.selbsthilfeschweiz.ch](http://www.selbsthilfeschweiz.ch), phone 061 333 86 01

*For children and teenagers:*

**Pro Juventute counselling and aid 147** – free-of-charge, confidential counselling by phone, chat, e-mail and sms for children and youth facing a crisis or difficult life circumstances

[www.147.ch](http://www.147.ch), phone 147, [beratung@147.ch](mailto:beratung@147.ch)

*Help and counselling for the victims of torture and war:*

- **SRC Outpatient Clinic for victims of torture and war**  
Swiss Red Cross, Werkstrasse 16, 3084 Wabern  
[www.redcross.ch/ambulatorium](http://www.redcross.ch/ambulatorium), phone 058 400 47 77
- **Outpatient clinic for victims of torture and war**  
Clinic for psychiatry and psychotherapy, Zurich University Hospital,  
Culmannstrasse 8, 8091 Zurich  
[www.psychiatrie.usz.ch](http://www.psychiatrie.usz.ch), phone 044 255 49 07
- **Consultation pour victimes de la torture et de la guerre Genève (ctg Genève),**  
Département de médecine communautaire  
Rue Micheli-du-Crest 24, 1211 Genève 14  
[www.hug-ge.ch](http://www.hug-ge.ch), phone 022 372 53 28
- **Consultation pour victimes de la torture et de la guerre Lausanne (ctg Vaud)**  
**Appartenances**  
Rue des Terreaux 10, 1003 Lausanne  
[www.appartenances.ch](http://www.appartenances.ch), [info@appartenances.ch](mailto:info@appartenances.ch), phone 021 341 12 50
- **Gravita SRC - Centre for Psychotraumatology**  
Bahnhofplatz 5, 9000 St. Gallen  
[www.gravita.ch](http://www.gravita.ch), [info@gravita.ch](mailto:info@gravita.ch), phone 058 229 08 28

## DENTAL CARE



Decayed teeth do not heal on their own; they need treatment. If you or your child have problems with your teeth, you should go to see a dentist. You can find a dentist in the telephone directory or on the Internet (see p. 30).

It is important for the dentist to diagnose and treat a tooth problem without delay. The longer you put off a visit to the dentist the worse the problem will get and the more expensive the treatment will be.

### **ARE CHECK-UPS AND DENTAL TREATMENT FREE OF CHARGE?**

No. As a rule adult patients must pay for their own check-ups and dental treatment. School children's teeth are checked once a year by the school dentist. These check-ups are generally free of charge. In many cantons they are organized and paid for by the local authority.

However, parents themselves must pay for the treatment of tooth decay in their children. If you are unable to pay for dental treatment, you should contact your local social services. There are some local authorities that pay part of the cost.

---

### WHAT IS COVERED BY THE HEALTH INSURANCE?



- Dental treatment for a serious, unavoidable illness of the mouth or a serious general illness.
- Accidents involving damage to teeth are covered by accident insurance.
- Patients themselves usually have to pay for check-ups and dental treatment. This is usually also the case for corrective dentistry (orthodontics) and for the removal of wisdom teeth. In this case it is recommended to take out complementary dental insurance, in particular for children and teenagers. Ask your health insurance company for details (see p. 51).

#### • Swiss Dental Association SSO

[www.sso.ch](http://www.sso.ch), [info@sso.ch](mailto:info@sso.ch), phone 031 310 20 80



## EMERGENCY

Emergencies are serious or life-threatening situations caused by injuries, poisoning, burns or acute illnesses that require immediate attention. In an emergency all doctors must treat anyone (even people without a residence permit), or refer them to the appropriate service.

### WHAT SHOULD I DO IN AN EMERGENCY?

Always contact your family doctor first if the emergency is urgent but not life-threatening.

Emergency doctor's services can be found all over Switzerland and are open even at nights and at weekends. If you are unable to reach your family doctor by telephone, the answering machine will tell you the number of a duty doctor you can contact in an emergency. Every region also has an **out-of-hours pharmacy** (see p. 25) that is even open at night and at weekends.

In the event of a serious, life-threatening emergency, you should go to the accident and emergency unit of the nearest hospital. Most public hospitals have an accident and emergency department open round the clock. If possible, notify the emergency unit of the hospital by phone beforehand. This can help to avoid long waiting times.

You can call the **emergency services number 144** for an ambulance. Usually the ambulance will only transport patients. Anyone accompanying them will need to travel separately.

You will need to pay some of the cost of the ambulance yourself. So, it is better to only call an ambulance if the patient is not in a fit state to go by car, taxi, bus or tram.

#### GOOD TO KNOW



##### **In an emergency, call 144.**

In an emergency it is important that you say exactly what has happened.

- Who are you?
- What has happened?
- Where is the patient?
- What action have you already taken?

---

#### WHAT IS COVERED BY THE HEALTH INSURANCE?



- The cost of treatment in an emergency.  
In an emergency you may consult any doctor or any hospital in Switzerland directly, even if you have chosen an insurance policy without a free choice of doctor (HMO, restricted choice of doctor or Telmed, see p. 15).
- If you call an ambulance the health insurance company pays half the cost, but no more than CHF 500 per year.
- Half the cost is also covered in the case of the rescue of persons in grave danger (e.g. mountaineering accident, heart attack) up to a maximum of CHF 5,000 per year.

## AT THE HOSPITAL

Health problems that require detailed examinations, therapies or an operation are treated in a hospital or clinic. This is called inpatient care or treatment.

### **IF I AM ILL, CAN I GO TO THE HOSPITAL OF MY OWN ACCORD?**

Patients are admitted to a hospital by family doctors or other specialists. There is one exception: In an emergency you can go directly to the accident and emergency unit of a hospital (see p. 30).

### **WHAT HAPPENS AT THE HOSPITAL?**

On arrival at the hospital you will be asked for your personal details. If necessary you will be placed in a ward, depending on your health insurance plan (see p. 15) and the type of health problems you are suffering from. Wards are separated into three categories: general (rooms with several patients), semi-private (room with two patients), and private (room for one patient only).

### **WHO TREATS AND CARES FOR ME AT THE HOSPITAL?**

A doctor is in charge of every ward. However, it is possible that while in hospital several doctors will look after you because sometimes other specialists are called in for a particular problem.



## GOOD TO KNOW



### Hospital social service

If you have financial worries or difficulties at work or with the social security service, ask to see the hospital social service.

- The hospital social service is there to help you with social problems that might arise when you are ill and in hospital.
- The service is manned by social workers who can advise and support patients and their families.
- Social workers are obliged to maintain confidentiality (see p. 43). They are independent of the social services in the local authority.
- The hospital social service is free of charge for all patients and their relatives.

Most of the care you receive in hospital is provided by the nursing staff. They are trained nursing professionals and work in close cooperation with the doctors.

There are clear rules for the daily routine in hospital. For example, there are set times when your relatives can visit you or when meals are served. Ask the nurses or caregivers about these rules. Many hospitals have brochures giving the most important information and describing the services the hospital provides.

### Operations

There are always risks associated with any operation. For this reason it is always clarified beforehand whether there are any other appropriate treatments and whether the patient's general state of health allows the operation to be carried out. If you are due for an operation, the doctor in charge will explain to you all about what the operation involves and any risks.

The operation will only be performed with your consent. You will need to sign what is known as a **declaration of consent** (see p. 42). An exception to this is an operation in an emergency. As the operation must be performed without delay, sometimes there is no time for a written declaration of consent.

Always ask if there is anything you have not understood. You have a right to full information about your state of health. Many larger hospitals in Switzerland can request interpreters. Ask the nursing staff or your doctor about this service. You can find out more about this in the chapter on the rights and duties of patients (see p. 42).

### **Rehabilitation and therapy**

Sometimes after an operation, illness or an injury, intensive follow-up treatment is needed so that the patient can recuperate and become as independent as possible once again. This is called rehabilitation. It can be provided for inpatients or outpatients. Follow-up treatment is prescribed by the doctor in charge and may take the form of therapies, such as physiotherapy or ergotherapy.

---

#### **WHAT IS COVERED BY THE HEALTH INSURANCE?**



- The hospital stay, examinations, treatment and all other care in the general ward of a recognized hospital.
- Outpatient and inpatient rehabilitation: Costs for the stay and medically prescribed therapies (for example physiotherapy/ergotherapy).
- Spa treatment: only a small contribution from the health insurance for spa treatments (basic insurance). CHF 10 per day for spa treatments prescribed by a doctor in an approved health spa (max. 21 days per year). The costs for the doctor, medicines and physiotherapy are additionally covered.

# CARE IN PREGNANCY AND CHILDBIRTH

During pregnancy, the health and safety of mother and child are very important. Switzerland has a well-developed healthcare system to look after women during pregnancy and after childbirth.

## **WHAT HELP CAN I GET WHILE I AM PREGNANT?**

If you suspect you are pregnant, you can buy a pregnancy test from the pharmacy or a department store which you can do yourself.

If you are pregnant you should contact your family doctor or gynaecologist for your first prenatal consultation. You may also book an appointment with a midwife. Midwives are healthcare professionals, non-medical specialists for pregnancy, childbirth and breastfeeding. There are also specialist units for sexual health, family planning and pregnancy, who can advise you (see page 37). They partially work with interpreters. Their counselling is mostly free and the specialists are professionally obligated to maintain confidentiality.

## **Pregnancy**

During pregnancy you will be examined by your doctor or midwife at regular intervals. The purpose of these examinations is to check the pregnancy and identify any dangers for the mother and her child. These consultations are paid for by the health insurance (see p. 36).

### **GOOD TO KNOW**



#### **Maternity insurance**

Working mothers receive 80% of their previous average salary for 14 weeks after giving birth. Ask your employer in good time how you are insured for maternity benefits.

#### **Maternity rights**

Pregnant and working mothers are protected against a strenuous workload by special laws at the workplace. Inform your employer early in advance about your pregnancy.

---

## WHAT IS COVERED BY THE HEALTH INSURANCE?



- Seven check-ups and two ultrasound examinations during a normal pregnancy.
- CHF 150 for prenatal classes
- Cost of childbirth and postnatal care in a hospital, birthing centre or at home.
- Three breastfeeding advice sessions and a follow-up examination.
- Up to ten home visits by midwives after birth
- Cost of an abortion

For all these benefits (with the exception of an abortion) you are released from shared costs, i.e. you are not required to pay the annual increment and hospital contribution (see page 14). From the 13th week of pregnancy onwards and up to eight weeks after birth you are also not required to pay the costs for general medical services, e.g. in case of illness.

---

Expectant mothers and fathers can also attend **prenatal classes**. You can find out about this from your gynaecologist.

### Childbirth

In Switzerland you can give birth at a hospital, at a birthing centre, or in your own home. Ask your doctor or midwife about the various opportunities available to you. Your partner or someone else close to you can be present during the birth if you so wish. The mother may spend the first week after the birth, i.e. the immediate postnatal period, at the hospital, birthing centre or at home. During this period, the mother and her child will be visited regularly by the nursing staff, the midwife or the doctor. They will give the mother advice and information about breastfeeding and how to look after her newborn child.

### Consultations after birth

If you have any questions about your child's development, diet and care, contact your regional parental guidance centre or health visitor (see p. 37) These centres provide free telephone advice, home visits and consultations. Many parental guidance centres work with intercultural interpreters. Nursing mothers can also receive advice about breastfeeding from hospitals and private breastfeeding advisers. Your local authority

will provide you with the address of your nearest centre.

Nursing mothers can also receive advice about breastfeeding from hospitals and private breastfeeding advisers. Your local authority will provide you with the address of your nearest centre.

## Abortion

It is legal to have an abortion (termination of pregnancy) in Switzerland under certain conditions. In the first 12 weeks after conception the woman can decide for herself whether she wants to terminate an unwanted pregnancy. However, she must declare that she is in a situation of hardship. From the 13th week, her doctor must also confirm that it is necessary to terminate the pregnancy because otherwise the woman runs the risk of serious physical or psychological consequences.

The decision for or against an abortion can be very distressing. It is important to seek advice beforehand. You can consult a specialist centre for sexual health and family planning for advice and support. You can find the addresses of all counselling centres in Switzerland online at [www.sexuelle-gesundheit.ch](http://www.sexuelle-gesundheit.ch).



- **Multilingual information on pregnancy and childbirth as well as breastfeeding and women's health:**  
[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Pregnancy & Baby
- **SEXUAL HEALTH Switzerland** – Promotion of sexual health, counselling centres for family planning and pregnancy. Directory of the regional specialist and counselling centres.  
[www.sexuelle-gesundheit.ch](http://www.sexuelle-gesundheit.ch), [info@sexuelle-gesundheit.ch](mailto:info@sexuelle-gesundheit.ch)  
Phone 031 311 44 08 or 021 661 22 33
- **Information about the topic of sexual health in more than ten languages:** [www.sex-i.ch](http://www.sex-i.ch)
- **Mütter- und Väterberatung (Parental Guidance Centre)**  
Schweizerischer Fachverband Mütter- und Väterberatung  
(Swiss Specialist Association for Parental Guidance)  
[www.sf-mvb.ch](http://www.sf-mvb.ch), [info@sf-mvb.ch](mailto:info@sf-mvb.ch), phone 062 511 20 11  
Regional parental guidance centres at [www.muetterberatung.ch](http://www.muetterberatung.ch)
- **Swiss Federation of Midwives**  
[www.hebamme.ch](http://www.hebamme.ch), [info@hebamme.ch](mailto:info@hebamme.ch), phone 031 332 63 40

# HELP AND CARE AT HOME: SPITEX

## **WHO CAN I TURN TO FOR HELP WITH THE HOUSEWORK OR IF I NEED CARE AT HOME?**

In cases such as these, you can get help from the external nursing service, known as Spitex. The trained staff working for Spitex visit patients in their homes and provide them with care and support in their everyday lives. Spitex also provides support for relatives caring for patients at home.

## **WHAT DOES SPITEX DO?**

You can apply for Spitex services in the event of illness, difficulties experienced by the elderly, following an accident, complications during pregnancy, or just after giving birth. Spitex help includes the following:

<b>Care in your home</b>	<b>Help with household chores</b>
For example: <ul style="list-style-type: none"><li>• Sorting out problems and giving advice</li><li>• Help with personal hygiene</li><li>• Administering medicines</li><li>• Dressing wounds</li></ul>	For example: <ul style="list-style-type: none"><li>• Help with the shopping</li><li>• Cleaning your home</li><li>• Doing the washing</li><li>• Doing the cooking</li></ul>

Depending on the region, Spitex also offers meal delivery services, taxi services, or rents out devices (e.g. crutches, inhalation devices or wheel-chairs).

There are more and more Spitex organizations, particularly in larger towns, that also provide psychiatric services, or care for patients with cancer or incurable diseases.

Spitex services are organized differently from region to region. Ask your local authority or search the Internet to find out about the Spitex service near you.



---

#### WHAT IS COVERED BY THE HEALTH INSURANCE?



- The cost of Spitex care services if they are prescribed by a doctor (contribution to costs by the patient, see page 14).
- The cost of Spitex help with household chores is not covered by the basic health insurance. Many insurance companies offer complementary insurance policies to cover these services. Ask your health insurance company for details (see p. 51).

**Spitex association Switzerland** – care and nursing in every region of Switzerland  
[www.spitex.ch](http://www.spitex.ch) / Spitex in your region  
[admin@spitex.ch](mailto:admin@spitex.ch)

The national Spitex number  
0842 80 40 20 (8 Rappen/minute)  
Spitex information sheet in 12 languages:  
[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Age



# MEDICAL CARE FOR THE ELDERLY

## WHAT HELP CAN I GET IN OLD AGE?

In old age people may require care and sometimes may no longer be able to live alone at home. If they cannot be looked after by relatives, they may have to move into a nursing or old people's home.

They can either organize the admission into a home themselves or the admission can be organized by a (hospital) social service or a relative. It is important to enquire about residential care in good time because sometimes there is a limited number of places available.

Some homes hold special open days or information sessions. These enable you to find out about costs and the type of care provided. You can also discuss any personal needs you may have (food, family visits, religion, etc.). Ask your local authority or CURAVIVA Switzerland (see p. 41) for addresses of nursing or old people's homes.

For older people who live independently yet still need care and help in the home there are outpatient care and home services (Spitex, see p. 38) or special old people's apartments providing appropriate services. You need to apply for a place in good time. You can find out more by contacting Pro Senectute (see p. 41).

---

## WHAT IS COVERED BY THE HEALTH INSURANCE?



Examinations, treatment and nursing care in recognized nursing homes are paid for by the basic health insurance. All other nursing home costs, such as accommodation, meals, etc. are not covered by the basic health insurance.

If you and your relatives have difficulty paying the cost of the home, you should contact your local social services. Some local authorities contribute to the costs. You can also apply for supplementary benefits. This is money you can claim in addition to AHV/AVS and IV/AI (see p. 19) providing the AHV/AVS and IV/AI pensions together with any other income you have are not enough to cover your living expenses. Supplementary benefits are not part of social service and can be applied for regardless of entering a home. Immigrants must have lived in Switzerland continuously for at least ten years in order to claim supplementary benefits. For refugees this period of time is valid for five years.

- **CURAVIVA Switzerland** – association of Swiss nursing homes  
Addresses of old ages and nursing homes at [www.heiminfo.ch](http://www.heiminfo.ch)
- **Pro Senectute Schweiz** – organisation providing professional services for the elderly  
[www.prosenectute.ch](http://www.prosenectute.ch), [info@prosenectute.ch](mailto:info@prosenectute.ch)  
Phone 044 283 89 89



*Information about supplementary benefits*

- [www.ahv-iv.ch](http://www.ahv-iv.ch) > social benefits > Supplementary benefits

# WHAT ARE MY RIGHTS AND DUTIES AS A PATIENT?

In Switzerland patients have certain rights and duties.

## MY RIGHTS AS A PATIENT

### **Right to treatment when ill**

In an emergency every doctor is obliged to treat any patient or refer them to an appropriate service.

### **Right to be consulted and self-determination**

If you are ill, you have the right to have a say in the medical treatment you receive. Medical interventions, examinations and treatment may only be carried out with your consent. It is therefore important that you inform your doctor if you are against any particular examination, treatment or any other intervention.

You also have the right to a second opinion from another doctor. This can be helpful if there are various treatment options available or when you need to decide for or against a particular treatment.

### **Right to information**

Your doctor must inform you about the procedure, the benefits, the risks and the financial consequences of any examination, intervention, or treatment which is planned, together with any alternative treatment. This is the only way you can form an opinion and have your say in the decision. It is important for you to ask questions so that you understand

everything completely. It is equally important for the doctor to understand what you say (see chapter on Intercultural interpreting, p. 45).

### **Right to be supported and accompanied**

During your stay in a healthcare institution you have the right to be accompanied and advised by a relative or another person of confidence.

### **Right to confidentiality**

All hospital staff, doctors, practice assistants and other professionals are obliged to maintain confidentiality. The staff are not allowed to give any information about you as a patient to anyone else. Only if you have given your consent may your relatives and close friends be informed.

### **Right to consult your file**

You have a right to look at your patient file and make copies of it (medical history or other documents).

#### **GOOD TO KNOW**



#### **Patient decree:**

- The patient decree is a special document which allows you to state in writing how you wish to be treated in the event of illness or accident should you no longer be able to communicate this yourself (loss of decision-making ability).
- With the patient decree you can be assured that your will is to be respected in terms of medical treatment if you are no longer able to communicate it yourself.
- Your relatives and doctors thus know your will with regard to medical treatment and your personal values and can act accordingly.

Speak to your doctor if you would like to know more about patient decrees. You can find out more at [www.patientenverfuegung-srk.ch](http://www.patientenverfuegung-srk.ch) and on other websites concerning this topic.

# MY DUTIES AS A PATIENT

## Cooperating with doctors and nursing staff

If you fall ill and need medical assistance, you are expected to cooperate with the doctors and nursing staff. The doctors are not the only ones responsible for making sure you get better. You must do your bit.

- *Duty to provide the doctor with information*

Patients must inform the doctor in charge about anything that has already been done to treat their illness. This includes anything that you yourself have done or that other doctors or medical staff (even abroad) have prescribed (e.g. medicines or other treatment, etc.)

- *Following the doctor's instructions*

To ensure the best treatment, it is expected that patients follow the instructions they are given and adhere to the agreed measures during examinations, treatments and other interventions. If you are uncertain about anything, do not hesitate to ask.

## Compliance with hospital regulations

Certain rules must be followed while you are in hospital. Usually these are given to the patient before they are admitted to hospital and govern such things as visiting hours and mealtimes.

You can find more information about patients' rights and duties in several languages at [www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > keyword search (type in keyword "right") or at the following addresses:

- **Dachverband Schweizerischer Patientenstellen (DVSP) – Swiss Association of Patient Centres**

[www.patientenstelle.ch](http://www.patientenstelle.ch), [dvsp@patientenstelle.ch](mailto:dvsp@patientenstelle.ch)  
Phone 044 361 92 56

- **Schweizerische Patienten-Organisation (SPO) – Swiss Patients Organisation**

[www.spo.ch](http://www.spo.ch), [zh@spo.ch](mailto:zh@spo.ch), phone 044 252 54 22



# INTERCULTURAL INTERPRETING



When talking about health, it is important to understand and be understood. Not everyone has the necessary language skills. Language barriers often hinder communication between doctor and patient, at the doctor's surgery, at the hospital, in contact with the social services or other institutions.

## **WHO SHOULD INTERPRET?**

- Intercultural interpreters help to make communication easier and avoid misunderstandings. They are specially trained to do their job and are obligated to maintain confidentiality.
- A relative or other person of confidence may accompany you and interpret. Fully and accurately interpreting spoken sentences is demanding and must be learned. Therefore only intercultural interpreters are usually suited for this job. Especially when it comes to a very personal or complicated issue.
- Children and teenagers should only translate when really necessary.

## **AM I ENTITLED TO AN INTERPRETER?**

No, in Switzerland there is no entitlement to an interpreter in the field of healthcare. However, some public hospitals offer an interpreter service free of cost. In case you are not able to communicate well, please request

an intercultural interpreter. Regional agencies arrange professional intercultural interpreters (see below). In addition to an on-site intercultural interpreting service a national interpreting service by phone is available (see below).

- **INTERPRET – Schweizerische Interessensgemeinschaft für interkulturelles Dolmetschen und Vermitteln (Swiss Society for Intercultural Interpreting and Mediation)**

[www.inter-pret.ch](http://www.inter-pret.ch), [coordination@inter-pret.ch](mailto:coordination@inter-pret.ch)

Phone 031 351 38 28

*Directory of the regional agencies providing intercultural interpreting services*

[www.inter-pret.ch](http://www.inter-pret.ch) > Die regionalen Vermittlungsstellen

- **National telephone interpreter service**

AOZ Medios

[www.0842-442-442.ch](http://www.0842-442-442.ch)

Phone 0842 442 442



# INFORMATION FOR ASYLUM-SEEKERS AND THOSE WITHOUT RESIDENCE PERMITS (SANS-PAPIERS)

In Switzerland everyone has the right to medical care. This also applies to asylum seekers, migrants who do not have a residence permit and so-called sans-papiers.

The following regulations for medical care apply:

## ASYLUM-SEEKERS, TEMPORARY REFUGEES AND PERSONS IN NEED OF PROTECTION

Health insurance is provided by the relevant cantonal authorities for asylum-seekers (N permit), persons in need of protection (S) and temporary refugees (F) who have lived in Switzerland for less than seven years. The choice of doctor is restricted. You can find out from your refugee centre in your canton which insurance company you are registered with and whom you should contact in the event of illness. You should first discuss a visit to the doctor with your specialist in charge.

# SANS-PAPIERS

- Under the Swiss Constitution everyone in Switzerland has a right to assistance in an emergency. This is also a right for sans-papiers. All hospitals and doctors in Switzerland have the obligation to provide help in an emergency.
- Health insurance companies are obliged to accept everyone – even sans-papiers – in the basic health insurance and to provide statutory coverage under the compulsory insurance scheme.
- Under data protection laws, hospitals, insurance companies, social services, cantonal authorities and other institutions do not have the right to pass on personal data of sans-papiers to the Immigration Department or other official bodies. Breaching this duty of confidentiality makes them liable for prosecution.
- Sans-papiers can apply for a reduction of the insurance premium.

Specialized healthcare and counselling services provide support for sans-papiers in the event of questions regarding health and health insurance. You can find further information and addresses of support centres for sans-papiers at [www.sante-sans-papiers.ch](http://www.sante-sans-papiers.ch) > Wo sind wir/Kontakt.

Our location/contact:

Multilingual information for sans-papiers:

[www.migesplus.ch/migesinfo](http://www.migesplus.ch/migesinfo) > Sans-Papiers

**Information and online counselling on living in Switzerland.**

[www.migraweb.ch](http://www.migraweb.ch) – a service from migrants for migrants in 18 languages



Albanisch, albanais, albanese

Arabisch, arabe, arabo

Deutsch, allemand, tedesco

► **Englisch, anglais, inglese**

Farsi, farsi, persiano

Französisch, français, francese

Italienisch, italien, italiano

Kroatisch, croate, croato / Serbisch, serbe, serbo / Bosnisch, bosniaque, bosniaco

Portugiesisch, portugais, portoghese

Russisch, russe, russo

Somalisch, somalien, somalo

Spanisch, espagnol, spagnolo

Tamilisch, tamoul, tamil

Thai, thaï, thai

Tigrinya, tigrinya, tigrino

Türkisch, turc, turco

Ukrainisch, ukrainien, ucraino

Urdu, ourdou, urdu

Vietnamesisch, vietnamien, vietnamita



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Confederation

Federal Department of Home Affairs FDHA  
Federal Office of Public Health FOPH

**Croix-Rouge suisse**  
**Schweizerisches Rotes Kreuz**  
**Croce Rossa Svizzera**

