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Solidarity Fund health care

# Sickness insurance in transition

**The new Sickness Insurance Law affects the insurance status of Swiss Abroad. The Fund (Solidarity Fund for Swiss Abroad) is cooperating with sickness insurers to develop a type of insurance valid worldwide which meets needs expressed by many Swiss Abroad and at the same time fills in some of the gaps which existed previously.**

Following approval of the new law by Swiss voters, as of January 1, 1996, Swiss Abroad returning to the country fall under the same arrangements as Swiss who have always lived here (with transitional provisions valid until the end of this year; see detailed article in Swiss Review 1/96). They are free to choose their sickness fund. They must be accepted for compulsory basic insurance regardless of their age, without premiums being graded according to age and without any reservations. However, in the revision of the Sickness Insurance Ordinance by the Federal Social Insurance Office interpretation has not yet been completed and a number of questions are still open.

## The old "dormant" insurance

The "dormant" insurance which has been provided by the Fund since 1988 meant that Swiss Abroad returning to the country definitively could obtain basic insurance from Visana (formerly Grutli)

on favourable terms by paying a very low annual risk premium. This is no longer necessary since the new law states that basic insurance must be taken up and that there shall be no restrictions on age and no reservations.

## Supplementary insurance

This guarantee of cover at any age applies to basic in-

surance only. For the more expensive sphere of semi-private and private insurance (hospital supplement), the previous situation in which premiums were graded with respect to individual risk (state of health) and age (a top age of 60) still applies.

In consequence, where the law permits and there is proven interest the Fund would like to make special provision for "dormant" supplementary hospital insurance which would enable Swiss Abroad returning to the country definitively to obtain semi-private and private hospital cover without problems and

on financially acceptable terms.

## Holiday insurance

Experience has shown repeatedly that many foreign sickness insurance schemes provide unsatisfactory cover for unforeseeable illness or accident while on holiday, or even none at all.

Following the new Sickness Insurance Law, however, the Fund/Visana "dormant" insurance remains possible only until the end of 1996. So the Fund and Visana are now trying to work out a legally and financially acceptable alternative in the form of a travel insurance scheme which would provide appropriate insurance cover during journeys.

## Wait – do not cancel

A number of questions regarding the interpretation of the new law are still open. The Federal Social Insurance Office will probably revise the Sickness Insurance Ordinance before the end of this year. For this reason we advise all Swiss Abroad to maintain for the moment existing "dormant" or active Fund/Visana insurance policies which would no longer be permissible under the new Sickness Insurance Ordinance as it reads at present (see box).

## Worldwide insurance

In the sphere of worldwide comprehensive insurance, however, a specific offer already exists. The Fund recently launched a sickness insurance scheme valid worldwide together with Visana and the experienced Danish insurer, International



**The International Swiss Medical Plan launched in January is turning into the high-flyer of the Fund range. Information about it has already been sent to more than 3,500 interested persons, and about 150 of them have already taken out worldwide cover. (Photo: Alessandro della Valle)**



Health Insurance danmark a/s (IHI).

For annual premiums ranging from Sfr. 1,800 to Sfr. 7,200 for the comprehensive scheme – according to age and scope – IHI's "International Swiss Medical Plan" provides free choice of doctor and hospital for medical treatment as a private patient with a maximum age of entry of 79. A multilingual emergency service has been set up to provide prompt assistance and immediate hospitalisation when necessary. In addition, IHI provides life-long insurance and in many cases is also prepared to cover declared illnesses without reservation.

Those returning to Switzerland automatically take up the compulsory basic insurance cover of the Swiss insurance fund of their choice, but may maintain the IHI hospital plan for private benefits. The conditions for joining the IHI scheme are

*Your health insurance*

## Wait – do not cancel

*A number of questions regarding the interpretation of the new law are still open, and the Sickness Insurance Ordinance will probably undergo further revision later this year. For this reason we advise all Swiss Abroad to maintain for the moment, as far as they are able to do so, existing insurance policies, although they will no longer be permissible and will therefore automatically lapse at the end of the year.*

*The fact is that a continuation of existing insurance cover for Swiss citizens already resident abroad, and particularly for those who are already undergoing medical treatment, may be made possible.*

*It does make sense, however, to look for an alternative and to prepare for a transfer to it, while at the same time maintaining one's old policy so as to keep open the possibility of making other arrangements with the fund concerned.*

*Please refer any questions directly to your sickness insurance fund.*

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particularly favourable for members of the Fund and their immediate families, since a proportion of the premium is reimbursable.

*Further details about this sickness insurance cover may be obtained from:*

*The Fund, Gutenbergstrasse 6  
CH-3011 Berne  
Tel. 41 31 381 04 94  
Fax 41 31 381 60 28.*

**Benito Invernizzi, Solidarity Fund for Swiss Abroad** ■

## Initiatives in brief

# Redistribution initiative

The Social Democratic Party, the Greens and 42 peace, development and social policy organisations have launched an initiative called "Save on the military and defence in general – for more peace and future-oriented workplaces". This "Redistribution initiative" has the following aims:

- The federal government should promote the conversion of firms affected by the resulting disarmament to produce future-oriented civil goods and services, and to support workers made redundant and those regions impacted by the disarmament process. In addition, a fund of Sfr. 1 billion should be built up for the creation of alternative workplaces.
- The federal government should cut expenditure on national defence in stages to half that of 1987 within ten years after the approval of this transitional provision.
- The Federal Assembly should legislate every four years how the resources saved are to be applied, with one-third of them to be used for new international peace policies.

■ The purpose of these proposals is to revive the popular initiative "For lower military expenditure and more peace policies", which was declared invalid by parliament on June 20, 1995.

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## Current popular initiatives

The following popular initiatives are still open for signature:  
**For a people's value added tax** until January 11, 1997

The Ticino League, Giuliano Bignasca, via Monte Boglia 3, CH-6900 Lugano

**Moderation in immigration!** until March 12, 1997

The Swiss Democrats, Bernhard Hess, P.O. Box 8116, CH-3001 Berne

**Save on the military and defence in general – for more peace and future-oriented workplaces (redistribution initiative)** until March 26, 1997

Peter Hug, Flurstrasse 1a, CH-3014 Berne

**More rights for the people thanks to the referendum with counter-proposal (constructive referendum)** until March 26, 1997

Jürgen Schulz, P.O. Box 7271, CH-3001 Berne

**Deregulation initiative: more freedom – fewer laws** until June 5, 1997

Ernst Cincera, Former National Councillor, P.O. Box 8494, CH-8050 Zürich

**For financing costly and longlasting infrastructure programmes** until October 16, 1997

Arnold Schlaepfer, 18 Avenue Cardinal-Mermillod, CH-1227 Carouge

**Yes to fair rents** until October 30, 1997

Swiss Tenants' Association, Jean-Nils de Dardel, P.O. Box 3055, CH-1211 Geneva 3.

## Swiss Abroad voting rights

### Renewal of registration

*The Federal Law and the Ordinance on the Political Rights of the Swiss Abroad state that your name will be struck off the voting register of your Swiss voting municipality if you do not renew your registration within four years of your previous registration. With this provision the Federal Council intended to avoid a situation in which Swiss Abroad registered only out of principle, remained on the register for years and never exercised their right to vote. In such event the voting municipality or the respective central cantonal office would be obliged to spend precious time and money sending them voting material indefinitely.*

*Renewal of registration confirms continued interest in Swiss political life. According to the above-mentioned law, this may be done in the following ways: 1. by informing your voting municipality either in writing or in person; 2. by registering in good time a change of residence at your Swiss diplomatic post (embassy or consulate); 3. by signing an initiative or a referendum demand.*

*We recommend that you inform your voting municipality within the specified period by means of a brief letter that you wish to continue exercising your voting rights.*

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