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Important changes for pensioners

The sectoral agreements between Switzerland and the EU ("bilateral accords") affect the health insurance obligations of pensioners resident in the EU.

The agreement on free movement of people between Switzerland and the EU was approved by Swiss voters on 21 May 2000. The agreement governs the phased introduction of free movement for all citizens of Switzerland and EU member states. This will involve bringing social security schemes into line with the model defined in EU regulations in order to override any legislations in this area which may impede free movement of people. The agreement is scheduled to enter into force in the course of 2001, once the ratification process has been completed in EU member states.

Compulsory insurance

This may result in changes in your health insurance conditions. If you live in a country which is a member of the EU and draw a pension not from that country but exclusively or primarily from Switzerland (because you were insured

only under the Swiss AHV scheme during your working life or for most of your working life), you are subject to the Swiss law on compulsory health insurance. Generally speaking, this obligation also extends to family members not in employment.

However, depending on your EU domicile you may be exempt: Pensioners and their non-working family members living in Austria, Finland, Germany or Italy require

no Swiss insurance if they are insured in their country of residence. The same applies to pensioners living in Portugal or Spain. Non-working relatives of pensioners living in Denmark, Portugal, Spain, Sweden or the UK automatically remain insured in their EU domicile.

If you are a pensioner living in Belgium, Denmark, France, Greece, Ireland, Sweden or the UK, you must be insured in Switzerland.

Your non-working family members must also be insured in Switzerland if you live in Belgium, France, Greece, Ireland, Luxembourg or the Netherlands.

Costs in Switzerland

If you wish or are obliged to insure yourself in Switzerland you must select a Swiss health insurance provider which insures persons living in your country of residence, and you must pay the premiums approved by the insurance provider for your country of residence as well as by the Federal Social Insurance Office.

If you are of modest means you may claim premium concessions from the Swiss government. The government is responsible for pensioners and their relatives and has delegated this task to the Foundation for Communal Institution of Health Insurance Law (Stiftung Gemeinsame Einrichtung KVG). Application forms for premium concessions are obtainable from the Foundation and should be completed in full and returned to them. →



Photo: Bildagentur Baumann

Depending on their EU country of residence, pensioners and their non-working family members may need to be insured with a Swiss health insurance.

Category of person	Choice of insurance in country of residence or Switzerland	No insurance possible in Switzerland	Obligation to be insured in Switzerland
Pensioners who draw a main pension from Switzerland but no pension in their country of residence	Austria, Finland, Germany, Italy, Portugal, Spain		Belgium, Denmark, France, Greece, Ireland, Luxembourg, Netherlands, Sweden, UK
Non-working family members of pensioners	Austria, Finland, Germany, Italy	Denmark, Portugal, Spain, Sweden, UK	Belgium, France, Greece, Ireland, Luxembourg, Netherlands

Health insurance entitlements of persons living in EU countries.

Healthcare benefits

Persons insured in Switzerland receive the same healthcare benefits as persons in their country of residence via an "assisting" health insurance company, provided they are registered with the latter as entitled to assistance. If you are a pensioner who has been receiving regular medical treatment either as an outpatient or a hospital in-patient during a stay in another EU country or in Switzerland, you will be handled in the same way as persons insured in the country of treatment (so-called benefit assistance). Depending on the country of treatment, this means you must pay the same share of costs as persons insured in that country. Settlement of costs also differs from one country to another: Either you must pay the bills yourself initially (and be reimbursed later) or the bills are first paid by the country of treatment and charged on to the Swiss insurer. However, benefit assistance only applies if pensioners have not

travelled to Switzerland or another country for the express purpose of medical treatment. Only persons living in Austria, Belgium, Germany, or the Netherlands are entitled to opt for treatment in Switzerland.

At all events, persons living in other EU countries who wish to come to Switzerland for treatment are advised to check with their Swiss insurer or assisting health insurance in their country of residence to determine whether such costs are covered.

For additional information, please contact the Swiss insurance company with which you are or were insured (if applicable), the Stiftung Gemeinsame Einrichtung KVG, Gibelinstrasse 25, PO Box, CH-4503 Solothurn, Tel + 41 32 625 48 20. Fax + 41 32 625 48 29, e-mail: hanspeter.strahm@kvg.org or the Federal Social Insurance Office, Division for Health and Accident Insurance, Effingerstr. 20, CH-3003 Berne, info@bsv.admin.ch. Information on the implementation of the social security/health insurance provisions of the agreement on free movement of people is available on the Internet under www.bsv.admin.ch.

Revision of the optional AHV/IV

The changes which affect the optional insurance scheme for Swiss Abroad will enter into force in two stages. In principle, the new provisions come into effect on 1 January 2001. However, one exception is envisaged in the conditions for new members.

Effective 1 April 2001, it will no longer be possible to join the optional AHV/IV scheme in European Union member states.

Up to 31 March 2001, Swiss Abroad resident in the EU still have the opportunity to enlist in the scheme. Application for membership must be received by the relevant Swiss representation by this date.

Swiss citizens resident in EU member states who become members of the optional insurance scheme by 31 March 2001 can remain insured until 31 March 2007 at latest, while those who have reached age 50 before 1 April 2001 may remain in the scheme until they reach the legal pensionable age.

Swiss citizens who move from an EU country to a country outside the EU before 31 March 2007 may remain insured under the optional scheme beyond this date.

From 1 April 2001 membership of the optional AHV/IV scheme is open only to Swiss Abroad who are not resident in an EU country and have been insured under the obligatory AHV/IV scheme for at least five consecutive years prior to their move.

Patricia Messerli, Secretariat for the Swiss Abroad

Current popular initiatives

The following popular initiatives are still open for signature:

"Moratorium on taxes"
(until 1 March 2001)
Liberal Democratic Party of Switzerland, Guido Schommer
PO Box 6136, CH-3001 Berne
www.steuerstopp.ch

"Avanti – for safe and efficient motorways"
(until 11 July 2001)
Touring Club of Switzerland TCS
Rudolf Zumbühl, chemin de Blandonnet 4, PO Box 820
CH-1214 Vernier GE
www.avanti-initiative.ch

"Animals are not objects!"
(until 29 August 2001)
Fondation Franz Weber
Villa Dubochet 16
CH-1815 Clarens VD
www.ffw.ch

"Avanti"

Swiss Road Transport Associations and the Swiss Union of Commerce have launched an initiative entitled "Avanti – for safe, efficient motorways", which calls for an expansion of the national road network (six-lane motorways) and aims to create the prerequisites for building a second Gotthard tunnel.

The proposal demands the following amendment and supplement to the Federal Constitution:

1. The government must commit itself to measures to ensure a viable, efficient transport infrastructure and, within this sphere of responsibility, promote the expansion and maintenance of infrastructures for road and rail transport and contribute to alleviating traffic congestion.

2. Transit road capacity in alpine regions should not be increased. Exempt from this ban are roads which form part of the international and national networks and

which increase traffic safety and facilitate the flow of traffic, as well as bypass roads which divert through-traffic away from population centres.

3. Construction work to eliminate congestion on the Geneva–Lausanne, Berne–Zurich and Erstfeld–Airolo motorway sections must be initiated at most ten years following approval of the initiative.

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