

**Zeitschrift:** Swiss review : the magazine for the Swiss abroad  
**Herausgeber:** Organisation of the Swiss Abroad  
**Band:** 28 (2001)  
**Heft:** 1

**Artikel:** Winter 2000 : healthcare: full recovery not yet insight  
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**DOI:** <https://doi.org/10.5169/seals-906686>

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# Healthcare: full recovery not yet in

BY PABLO CRIVELLI

*Two media events dominated the last parliamentary session of the old millennium: the selection of a successor to Federal Councillor Adolf Ogi, and the appearance of the last General Secretary of the Communist Party of the Soviet Union, Michail Gorbachov.*

**AS GENERALLY EXPECTED**, the election of Bernese MP Samuel Schmid once more confirmed the Federal Council "magic formula" which has more or less accurately reflected the balance of power between government parties since 1959.

The Liberal Democrats resisted the attractions of an additional Federal Council seat which was offered to them by the Social Democrats in order to eject the anti-Europe and anti-UN Swiss People's Party (SVP) from the Federal Council. Although the official SVP candidates, president of the Zurich cantonal executive Rita Fuhrer and

her counterpart from Thurgau, Roland Eberle, were rebuffed by the federal assembly, the SVP will continue to be represented in the executive: a situation tolerated by the Left, which was accused by the media of overestimating its influence.

## Tug-of-war over rental tariffs

As with the federal referendum on 26 November, parliamentary debates were dominated by social issues. The popular initiative "Yes to fair rents" launched by the Swiss Tenants' Association, has two main objectives: protection of tenants against unfair rental tariffs, and an end to the practice of linking rental tariffs to mortgage rates – a mechanism which owes its origins to the increase in rents since the beginning of the 1990s.

The initiative has all the hallmarks of a political hot potato, since the Swiss population is a nation of tenants and rent represents the most important fixed overhead in many family budgets.

Although the initiative was rejected by a majority of 112 to 66, the National Council recognised the urgency of the issues criticised by the Swiss Tenants' Association and approved an indirect proposal in the

form of a partial revision of the Code of Obligations. In future, tenants will be entitled to dispute a rent if it is more than 15 percent above the going market rate in the relevant district. According to current law, a rent is regarded as reasonable provided it does not represent an excessive profit for the lessor.

Secondly, the link between rent and mortgage rate is to be severed. In the opinion of the National Council, mortgage rates should be indexed to consumer prices i.e. inflation, or be based on the market rates for rent in any given district. Landlords will have to decide between these two variants when setting new rental tariffs and will only be permitted to adjust rents to a maximum 80 percent of inflation. The Left called for 60 percent, while some centrist factions demanded 100 percent.

## Battle against high health insurance premiums

The popular initiative "For affordable healthcare", rejected without a counter-proposal, was another bone of contention between the Left and Centre Right. Weary of the passive acceptance of continually rising health insurance premiums which primarily

## New section

This issue of the "Swiss Review" introduces a new section entitled "Session Report". The aim of this section is to provide readers with additional information on topics currently being debated at federal political level. The reports concentrate on the main issues being discussed during the current session of parliament and will provide our compatriots abroad with a concise overview of party-political positions. LS

By regulating the import of cheaper medicaments, parliament hopes to cut healthcare costs.

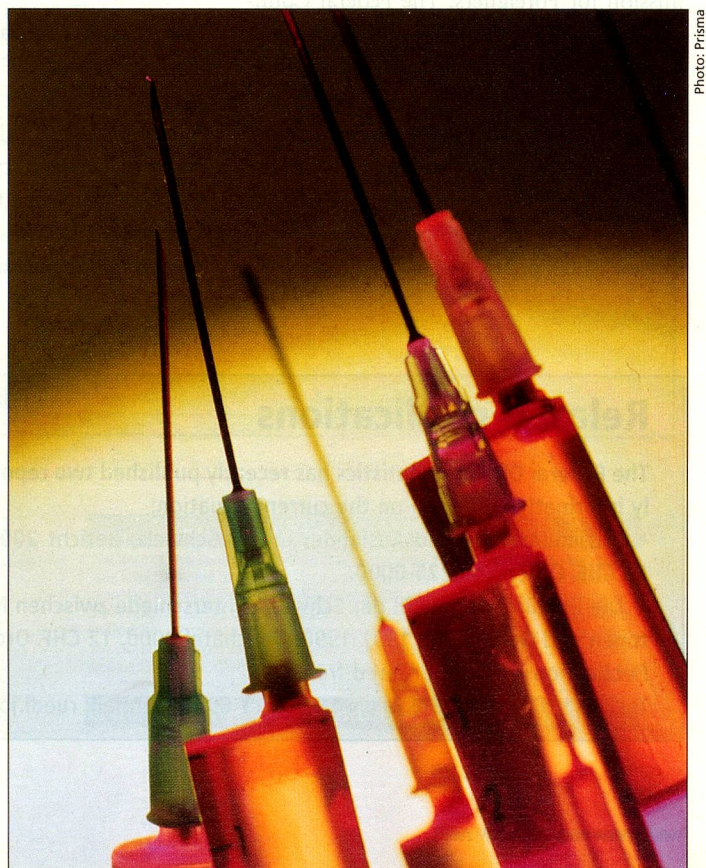


Photo: Prisma

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hit the pockets of middle and lower income households, the Social Democrats have submitted a financial model which represents a radical break from the status quo: Left-wing parties are in favour of indexing premiums to income and assets. In their opinion the current financing system of equal premiums for all is unfair.

To support more disadvantaged families, the Left also called for an increase in value added tax. This proposal was rejected by the centre-right majority as resolutely as the counterproposal presented by Health Minister Ruth Dreifuss. Had this reform been passed, centre-right factions believe it would have led to an escalation of centralism and state interventionism. To keep a check on healthcare costs and offset the differences in premiums among the cantons, they are in favour of introducing an efficient system of cost controls.

## Progress in the drugs sector

At federal level, several moves were made to address healthcare costs. The State Council settled its outstanding differences with the National Council and approved the new law on medicaments. One of the most important reforms is the 10-year restriction on patents for Swiss drugs, which will help to bring about a liberalisation of the market. In future it will be possible to introduce patented drugs at reduced prices. Another innovation is the albeit strictly controlled mail-ordering of medicaments.

These reforms have rendered the popular initiative "For a safe, health-enhancing provision of drugs" (the so-called Drugs Initiative) superfluous, since it called for a limitation on the marketing of drugs to healthcare professionals. Like the State Council, the National Council rejected the initiative launched by pharmacists and drugstores by 103 to 42 votes. It remains to be seen

## Federal Referendums

10 June 2001

23 September 2001

2 December 2001

Subjects not yet decided.

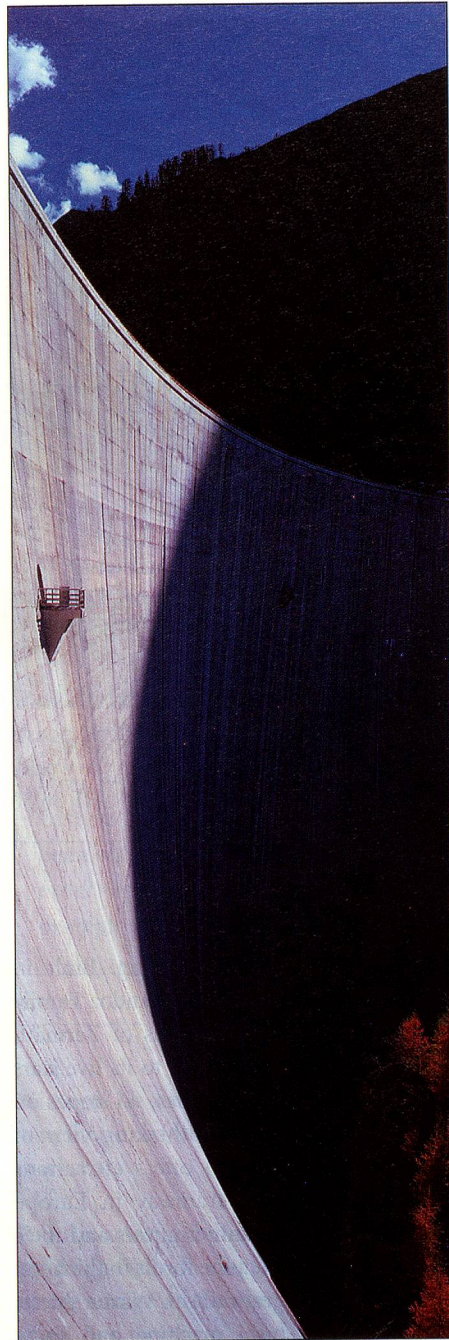


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The government may grant loans to existing hydroelectric plants for renovations.


whether the initiators will withdraw their proposal.

The maternity insurance initiative rejected by voters in July 1999 was again debated by the State Council, which voted to grant working mothers 14 weeks' paid maternity leave. The legal text provides for mixed financing, with the employer paying the mother's salary for the first eight weeks and the loss-of-earnings insurance fund paying the following six weeks.

While Berne is still debating, the canton of Geneva has already ruled: In December the cantonal parliament approved a proposal to introduce cantonal maternity insurance which grants mothers who have been working in the canton for at least three months 80 percent of their income for a period of 16 weeks. The possibility of an employers' referendum is not ruled out.

## Free market for electricity

Under the new electricity market law which comes into force on 1 July 2001, the Swiss population will be able to choose their electricity provider themselves from 2007. The bill was approved only after much passing to and fro between the two chambers of parliament, the sticking point being the issue of whether hydroelectric plants should be included in order to alleviate the undesirable effects of liberalisation.

In view of the threat of a referendum by the alpine cantons and the Left, the State Council finally decided that hydroelectric plants in financial difficulties would be granted a loan, but only in exceptional cases and for a maximum period of 20 years. The result is a victory for those who feared that unchecked liberalisation would lead to bankruptcy for many hydroelectric plants. 

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