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# Fairer health policy

*On 18 May Swiss voters will be asked to decide on seven people's initiatives and two referenda. This is the first time since 1866 that so many proposals have been submitted simultaneously to the vote.*

**AMONG THE MOST** controversial proposals is the people's initiative – "For affordable health care" launched by the Social Democratic Party (SP) and Swiss trade unions. The left-backed proposal opposes the current health insurance funding system which is based on the principle of equal premiums for all. The initiators claim this system is unfair, particularly for low-income families, and call for the introduction of health insurance premiums linked to income and assets. The initiative also proposes raising VAT to help fund the health insurance system and placing more responsibility for healthcare planning on the government and less on the cantons. "For affordable healthcare" entails a radical change of direction which neither the Federal Council nor the majority of members of parliament have any interest in pursuing. Nevertheless, centre-right parties acknowledge that this proposal would provide a remedy of sorts, particularly for the heavy financial burden which health insurance premiums represent to the most disadvantaged segments of the population.

However, the proposed funding system is no more social than the current system. Raising VAT – perhaps by up to 3.5 percent – is problematic in that it affects everyone, irrespective of income. Opponents of the proposal regard the initiative as far too centralistic since it deprives the cantons of a number of important competencies.

## Discrimination against the disabled

The 700,000 or so disabled persons living in Switzerland are doubly disadvantaged: first and foremost by their disability, but also by having to cope with obstacles which complicate the simplest everyday tasks. Only around 30 percent of public facilities and

services in Switzerland are adapted to the needs of disabled persons. Denouncing this state of affairs as intolerable, organisations for the disabled launched a people's initiative entitled "Equal rights for the disabled" in 1999. The initiative calls for a government commitment to provide disabled access to



Some 700,000 disabled persons live in Switzerland

buildings and infrastructures under the terms of Article 8 of the federal constitution which provides for "measures to eliminate disadvantages of disabled people".

In the view of the Federal Council, implementing this proposal would cost around CHF 4 billion. Moreover, the initiative makes no distinction between public and private buildings, so that a private museum open to the public could be forced to facilitate access for the disabled. The Federal Council and parliament recommend that the initiative be rejected but have drawn up an indirect counter-proposal for a law on equal rights for the disabled, which would come into force in 2004. In the Federal Council's view this is a compromise solution which would not only cost less but also take account of the individual cantons' financial resources.

## Nuclear energy – yes or no?

Supporters and opponents of nuclear energy are gearing up for battle. As was the case in 1990, two initiatives on nuclear energy are up for vote: "Non-nuclear energy" and "MoratoriumPlus". The first proposal calls for the operating life of nuclear power plants to be restricted to 30 years. The second calls

for a 10-year extension of the moratorium on the construction of new nuclear power plants which was approved by voters 13 years ago. The business sector as well as the majority of politicians reject both proposals for financial reasons: According to a study conducted by the Federal Office for Energy, the first initiative would cost Swiss industry CHF 45 billion and the second CHF 25 billion. Sixty percent of the electricity produced in Switzerland is generated from hydro power, and 40 percent from nuclear power plants. If the five nuclear power plants currently in operation were decommissioned, demand would not be sufficiently covered by alternative energies such as wind and solar power and the country would have to resort to less environmentally friendly energy sources such as gas and oil. Nuclear power opponents take a different view and call for Switzerland to get out of the nuclear power business and use energy sources which do not produce waste that is hazardous to people and the environment.

## Small is beautiful

"The age of the mass-military is past." These are the words with which supporters of the new army urge voters to reject the referendum against the Army XXI reform and the reform of the civil defence system. To address new threats such as terrorism, natural disasters and internal conflicts, Switzerland's army of the future will be smaller (140,000 troops) and more flexible. The same goes for the civil defence service, which will shrink from 280,000 to 120,000. A committee composed mainly of conservative groups has been formed to oppose the project. It regards the Army XXI as a NATO-compatible instrument and also aims to oppose the proposal to reform the civil defence service, arguing that it will weaken civil defence at a time when terrorist threats are on the increase. Supporters of the reform, on the other hand, deny that the new system emulates NATO structures: The militia system and neutrality will remain core elements of the Swiss army.


## Never without my car

The Federal Council is also recommending that the other initiatives be rejected. The

Picture: Claude Giger



people's initiative "For one car-free Sunday per season - a 4-year trial" is regarded as difficult to implement; parliament has drafted new laws in response to the initiatives "Yes to fair rents" and "For adequate vocational training", which provide solutions to the problems addressed by both proposals.

Pablo Crivelli 

Translated from German.

## "Keep health insurance costs down"

The people's initiative "Keep health insurance costs down" was launched in February 2002 by the non-party-political Association of Health Insurance Members and Carers (Rassemblement des Assurés et des Soignants – RAS) with the aim of "protecting Swiss citizens against the continually rising cost of health insurance premiums".

The initiative calls for premiums to be defined on the basis of the actual medical costs incurred during the previous financial year. These must be verified by an authorised supervisory organ. Added to this, the initiative proposes setting up an independent body to monitor health insurance company reserves and ensure appropriate mechanisms to hedge against real risks. The aim is to encourage competition among the various health insurers. The initiative also calls for health insurance companies to adopt more transparent accounting practices and to clearly distinguish between the obligatory health insurance and other types of health insurance in their balance sheet and financial statements. BDK

# Human embryos for research

*Switzerland is to allow the use of stem cells from surplus human embryos for research purposes.*


At the end of a lengthy debate in the spring session of parliament, the Council of States voted by a clear majority (23 with a few abstentions) in favour of the law on research on stem cells from human embryos. Science is interested in this biological material because such cells are "immature", i.e. they have not yet developed the various tissues which make up the human body. Scientists are currently attempting to discover the mechanisms which turn identical cells taken from a days-old embryo into nerve or muscle cells. Once this process has been identified, the challenge lies in "forcing" the biological material to develop into a specialised tissue which could be used to repair damage resulting from heart attack or embolism, or develop drugs to treat degenerative diseases such as Parkinsons or Alzheimers.

Various speakers agreed that theoretical research is still in its infancy and the first applications are a few years off. In the view of centre-right members in particular, science and pharmaceutical companies in Switzerland have no intention of standing by and watching more liberal countries like the UK steal a march in this area. Appropriate legislation is therefore deemed essential. Before voting on the new law the Council of States

formulated a number of ethical and moral constraints and defined strict provisions under which stem cell research may be carried out.

### Imprisonment for infringement

Stem cells can only be extracted from surplus embryos which have been fertilised in vitro but are not required for a pregnancy and are therefore earmarked for disposal. Before research can begin, scientists must obtain the consent of the Federal Office of Public Health, the National Ethics Commission and the couple whose embryo is to be used. The law therefore prohibits the generation and commercialisation of human embryos exclusively for research purposes. To safeguard against misuse, penalties of up to five years imprisonment are laid down. The law now goes before the National Council for discussion and could come into force at the beginning of 2004.

Pablo Crivelli 

Translated from German.

## Federal Referendum

### 18 May 2003

- Revision of the Federal Law on the Army and Military Administration (Army XXI)
- Federal Law on the Protection of the Population and Civil Defence
- People's Initiative "Yes to fair rents"
- People's Initiative "for one car-free Sunday per season – a 4-year trial (Sunday Initiative)"
- People's Initiative "Healthcare must be affordable (Health Initiative)"
- People's Initiative "Equal rights for the disabled"
- People's Initiative "Non-nuclear energy – for an energy reform and the gradual decommissioning of nuclear power plants (non-nuclear energy)"
- People's Initiative "Moratorium Plus – for an extension of the moratorium on nuclear power plant construction and a reduction of the nuclear risk (MoratoriumPlus)"
- People's Initiative "for adequate vocational training (apprenticeship initiative)"

### Forthcoming referendum dates 2003

19 October / 30 November

## JOHN F. KENNEDY INTERNATIONAL SCHOOL GSTAAD, SWITZERLAND



### Employment Opportunities

Small English-language boarding school seeks applications from Swiss nationals or persons with working permission for Switzerland. Positions may be available starting in September 2003 for qualified and experienced teachers trained to teach in an English-language program designed for children 5–14. Persons interested in working with our boarding students as house parents, assistant house parents or cook may also wish to apply.

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