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Health insurance card in Switzerland from 2009

In 2009 Switzerland will introduce a Swiss insurance card. What are the implications for the Swiss abroad who have Swiss health insurance?

In February 2007, the Federal Council decided to introduce an insurance card for the obligatory Swiss health insurance scheme as from 2009. All Swiss health insurance companies will issue this insurance card to their insured members in 2008.

The aim of the insurance card is to simplify billing between health insurance companies and healthcare service providers, i.e. doctors, pharmacies and hospitals. The insurance card will contain data and information such as the holder's first name, surname, AHV number, date of birth and sex. The information will be stored on the card and retrieved online by service providers with the consent of the insured person in the hope that this will enhance efficiency.

Insured persons may opt to have specific medical information, such as illnesses, allergies,

blood group and medication, on their card data, usually compiled by their general practitioner. This procedure should improve medical care in emergencies. The stored voluntary information may also be deleted. Patients will be able to protect their personal data with a PIN code. For data protection reasons, health insurance companies will not have access to personal medical data.

Note:

The new Swiss health insurance card should not be confused with the European health insurance card, which has been in circulation since 1 January 2006.

The new Swiss insurance card will be issued only to persons who pay health insurance contributions in Switzerland and reside in EU countries which have an agreement with Switzerland on the right to choose the place of treatment.

These are as follows: Austria, Belgium, France, Germany, Hungary and the Netherlands. Persons resident in these countries can choose to be treated either in their country of residence or in Switzerland. From 2009 onwards, they must show their health insurance card if they are un-

ABOUT MUTUAL BENEFITS ASSISTANCE

Persons who are obliged to pay insurance in Switzerland (e.g. persons drawing a Swiss pension) who undergo medical treatment in Switzerland must present the relevant E-form to their service provider in Switzerland, i.e. the doctor, pharmacy or hospital. The form is issued by the supplementary insurer in their country of residence.

In such situations the Common Institution under the Federal Health Act (KVG) in Solothurn will lend assistance and reimburse the Swiss service providers.

dergoing necessary medical treatment in Switzerland and wish to have their health insurance company refund the costs.

Residents of all other EU Member States as well as Iceland and Norway who pay health insurance in Switzerland will not be issued with an insurance card.

They can receive medical treatment while in Switzerland via the international mutual benefits assistance scheme and must therefore present the relevant E form or their European health insurance card.

Internet:

- www.bag.admin.ch/themen/krankenversicherung/00305/00306/index.html?lang-de
- www.kvg.org/en/default.htm (Common Institution under the Fed. Health Insurance Act)

Switzerland and the UN

The Federal Council has presented Parliament its fifth annual "Switzerland and the UN" report on



The report is available online at www.eda.admin.ch/eda/en/home.html – (Documentation, Publications, International Organizations) and can be ordered free of charge. Orders should state your name, address and the required language (EN, DE, FR, IT) and be sent to:

DFA – UN Coordination
Bundesgasse 28
CH-3003 Berne
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E-mail: uno@eda.admin.ch

Switzerland's co-operation with the UN and the international organisations based in Switzerland. In this report, the Federal Council describes the most important developments that have taken place at the United Nations over the past year.

It also gives an overview of some of the main concerns and challenges of Switzerland's host country policy and summarises the conclusions that can be drawn from our experiences presenting Swiss candidates for top-level posts at the UN and other international organisations. In conclusion the Federal Council assesses Switzerland's activities within the UN in the past five years since becoming a full member in 2002, and presents our country's priorities with regard to the next General Assembly in September 2007.



CHANGES OF ADDRESS: NOT TO BERNE, PLEASE!

Changes of address should be reported only to your Swiss embassy or consulate general. These are the sole authorities responsible for managing the addresses of foreign-resident Swiss citizens and ensuring that "Swiss Review" is sent to the correct addresses.

By doing this, you can help the Federal Department of Foreign Affairs (DFA) avoid time-consuming research. Addresses of Swiss representations abroad: www.eda.admin.ch/eda/en/home/refs.html

international efforts for disarmament and arms control. A new Article 107a would govern the export of munitions and certain kinds of military equipment.

The reason cited for the initiative is the export of arms from Switzerland. The ban on exports also covers small arms and material employed to develop, manufacture or use arms. The aim of the initiative committee is to enhance the credibility of Switzerland's humanitarian tradition and

neutrality, and send out a strong signal for a more peaceful world.

If the initiative is approved by voters, many of Switzerland's munitions manufacturers will be forced to switch to producing equipment for civilian purposes. To protect the affected regions and employers from economic losses, support measures would be incorporated in a new subsection 8 to Article 197 of the Transitional Provisions of the Federal Constitution.

POPULAR INITIATIVES

The following initiatives have been launched since the last issue:

- "Against the construction of minarets" (until 1 November 2008)
- "For a healthy climate" (until 29 November 2008)
- "Youth and music" (until 19 December 2008)
- "Room for people and nature" (until 10 January 2009)
- "For the expulsion of foreign criminals" (until 10 January 2009)

Signature forms for current initiatives can be downloaded from www.admin.ch/ch/d/pore/vi/vis_1_3_1_1.html

Ban on exports of military equipment

In June 2006, an alliance to promote peace-building launched a federal initiative "for a ban on exports of munitions" (see "Swiss Review" 5/06).

The initiative calls for an amendment to Article 107 of the Swiss Federal Constitution. The new paragraph 3 would oblige the Confederation to support and promote

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E-VOTING IN THE CANTON OF NEUCHÂTEL

This spring, the Swiss Parliament approved an amendment of the federal law on political rights of the Swiss abroad. The revised law provides for the harmonisation or centralisation of cantonal or communal electoral rolls of the Swiss abroad. This measure creates the framework within which all our expatriates can vote over the Internet. However, it will take several years before the reform comes into force in all Swiss communities and cantons.

The cantons of Geneva, Neuchâtel and Zurich, which have already conducted e-voting trials at the federal level, intend to include

Swiss abroad voters in future trials. Neuchâtel will be the first to include Swiss expat voters in e-voting trials at both the cantonal and federal levels. By the end of the year, eligible voters resident in the canton will receive a letter from the State Chancellery of Neuchâtel, encouraging them to register with the "guichet unique"; the virtual registry office, where they can cast their vote online. In its letter, the canton of Neuchâtel will also inform voters about the registration procedure.

We recommend foreign-resident Swiss nationals who are entitled to vote in elections and referenda in the canton on Neuchâtel to

register now if they have not yet done so. You can register to exercise your political rights at the Swiss embassy or consulate general in your country of residence.

At the same time, you can register with the canton of Neuchâtel's "guichet unique" to vote online. For more information, contact your embassy or consulate general.

Addresses of Swiss representations abroad: www.eda.admin.ch/eda/en/home/refs.html
Information on the "guichet unique": www.GuichetUnique.ch