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## Higher charges for a free choice of doctor?

People wishing to see specialist consultants directly will pay higher patient contributions. A referendum on this model will be held in Switzerland on 17 June. The Swiss people will also decide on a greater say over state treaties and on a home ownership savings scheme.

By René Lenzin

There is widespread agreement over the principle: Managed Care models increase the quality of healthcare and curb cost increases. Such models are designed to keep medical care in its entirety, from diagnosis to treatment, in the same hands. Complex cases are still dealt with by consultants with specialist training but the case is coordinated by a general practitioner or a group practice known as a health medical organisation (HMO). The model aims to place greater financial responsibility on doctors and to avoid any duplication of treatment.

However, people have had little incentive in the past to take out insurance with an HMO. The Federal Council and Parliament now want to change that. They plan to promote the integrated medical care networks by introducing differentiated patient contributions. People who join such networks, thereby relinquishing their free choice of doctor, will continue to bear 10% of the costs themselves up to a maximum of 500 Swiss francs a year. Those who do not take out HMO insurance will pay 15% of the costs themselves in future up to an annual amount of 1000 Swiss francs.

The National Council approved the Managed Care bill by 133 votes to 46 and the Council of States by 28 votes to 6. The medical association FMH, patient organisations and left-wing political parties were subsequently successful in calling for a referendum. They are opposed to the partial abolition of the free choice of doctor and the partial increase in patient contributions.

### Greater participation in foreign policy

The popular initiative "Strengthening the rights of the people in foreign policy (decision on state treaties by the people!)" is calling for a significant extension to mandatory referenda for international treaties. The text of the initiative requires all treaties that oblige Switzerland to adopt laws resulting from them to be subject to a mandatory referendum. It should also be made mandatory for treaties to be put before the people

if they involve a one-off expenditure of over a billion Swiss francs or a new recurrent expenditure of over 100 million Swiss francs.

The Federal Council and Parliament believe the initiative goes too far. After a moderate Federal Council counterproposal was defeated in the Council of States, the initiative alone is now going to a referendum. The National Council rejected it by 139 votes to 56 and the Council of States by 36 votes to 6. Only the Swiss People's Party (SVP) supported the initiative.

### A second proposal on home ownership savings schemes

After the Swiss people and the cantons rejected the home ownership savings scheme initiative on 11 March (see text on the right), a similar proposal is now going to a referendum on 17 June. The popular initiative "Home ownership through purchase savings scheme", launched by the Swiss Association of Homeowners, is calling for home ownership savings deposits of up to 10,000 Swiss francs a year for the first-time purchase of owner-occupied residential property to be made tax-deductible for a period of up to ten years. The allowance would be twice as high for married couples. In contrast to the initiative that was defeated in March, federal government and the cantons would be obliged to introduce these allowances.

The Federal Council opposes the initiative. As the National Council and Council of States could not reach agreement on a common position, the initiative will go to a referendum without a recommendation from Parliament.

## Second homes will be restricted

On 11 March, the Swiss people and the cantons approved an initiative placing a 20% limit on second homes.

Popular initiatives have a major hurdle to overcome: winning the majority support of both the Swiss people and the cantons. For the initiative launched by environmental campaigner Franz Weber to limit second homes to 20% in every commune, the biggest worry was not securing majority support from the cantons, as is usually the case, but achieving such support among the Swiss people. In the end, the margin between those in favour and those against was fewer than 30,000 votes. 50.6% voted "Yes" and 49.4% "No". The initiative won support in 13.5 cantons and was rejected in 9.5. The referendum map shows a kind of alpine divide. Most touristic and mountainous cantons opposed the proposal, while it won approval in the Mittelland and Jura regions. All the communes where the proportion of second homes is already above 20% will now have to impose a construction ban. However, the campaigners have indicated that they will accept exceptions to the 20% rule for structurally weak mountain villages.

### Rejection of six-week holiday entitlement

There were no surprises among the other four referenda held on 11 March. 87% of voters and all the cantons approved a new constitutional basis for casinos, lotteries, sports betting and skill games. On the other hand, the reintroduction of price fixing for books was opposed with 56% of voters against it. This means that book stores will still be able to structure their prices freely. A majority of voters in French-speaking Switzerland supported price fixing, while their German-speaking and Italian-speaking counterparts rejected it. The popular initiative of the trade union Travailsuisse advocating "six weeks of holiday for everyone" fell well short of approval, rejected by 66.5% of voters. A popular initiative aiming to allow the cantons to introduce tax-privileged savings schemes for home ownership was also unsuccessful, opposed by 56% of voters. The Swiss people and the cantons will have to vote on a similar proposal on 17 June 2012 (see text on the left).

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