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hospital stays. Two political parties have forwarded their own solutions: the Centre would like to introduce a cost control mechanism, while the SP wants to boost state relief with a cap on health insurance premiums (more on page 7). Their respective popular initiatives will be put to voters on 9 June.

Affordable housing is rare

Rents are another big household expense. Unlike in many other countries, only a minority of the Swiss population can afford to buy a home of their own – 58 per cent live in rented accommodation. However, it is becoming increasingly hard to find affordable places to live due to a general scarcity on the housing market. The average rental price has increased by 20 per cent in the last 15 years. In major cities like Zurich and Geneva, it is no longer unusual for new tenants to have to pay well over 3,000 francs a month. Property speculators are the culprits, says the Swiss Tenants' Association. To date, politicians on the left have been unable to push through a government cap on rents, although the Federal Council recently indicated that the rules on rental prices could at least be re-examined.

Food prices have less of a significant impact. In 2021, the average Swiss household spent 6.8 per cent of its income on food. Food expenditure is almost double that in many European countries. And in Romania, it accounts for over 28 per cent of household income. Nevertheless, people in Switzerland have seen things like their weekly supermarket shopping, a coffee at a restaurant or a stamp from the post office become more expensive. This everyday inflation is a psychological hammer blow because it is much more noticeable. So much for Switzerland being an island of prosperity.

Two popular initiatives to combat soaring healthcare costs

On 9 June, voters in Switzerland will decide on two popular initiatives to address the problem of soaring healthcare costs: the SP's health insurance premium cap and the Centre's cost control mechanism.

1. An initiative to boost state relief

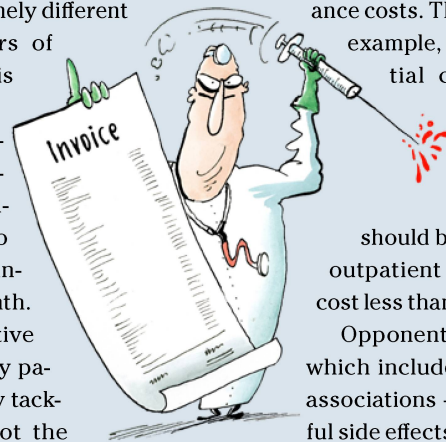
The SP wants to introduce a cap on health insurance premiums. Under its proposal, no policyholder would have to spend more than 10 per cent of their disposable income on health insurance. The state would then have to finance the difference. Premium relief is already applied at cantonal level but in extremely different ways, and the authors of the initiative believe it is insufficient. They also want relief for middle-income as well as low-income households, enabling a family of four to save up to several hundred Swiss francs a month.

This left-wing initiative goes too far and merely papers over the cracks by tackling the symptoms, not the causes, say the centre-right and right-wing parties. More importantly, it would lead to a whopping 4.2 billion francs in extra costs every year, they argue. Nevertheless, parliament has decided that the cantons should provide more money to subsidise premiums – but nowhere near the sum the campaigners want. This indirect counterproposal will be implemented if voters reject the SP proposal.

2. A cost control mechanism to save money

The Centre is proposing a different way to reduce healthcare costs, with a cost control mechanism that would oblige the Confederation and cantons to intervene if healthcare costs rise faster than wages. It hopes that this measure will put downward pressure on mandatory health insurance costs. The party believes, for example, that there are potential cost savings to be made on medicine, which is expensive to buy in Switzerland, and that more should be done to incentivise outpatient procedures, which cost less than inpatient treatment.

Opponents of the initiative – which include the Swiss medical associations – warn of the “harmful side effects” of any cost control mechanism, saying that it could, at worst, lead to long waiting lists and a two-tier health system. Both the Federal Council and parliament have dismissed the proposal as being too inflexible. But again, they have drawn up an indirect counterproposal that would see the government stipulate cost and quality targets every four years while taking account of factors such as ageing demographics and advances in medical technology. The idea is that this would increase transparency around which costs are justified on medical grounds.



Cartoon: Max Spring

Link to initiative: bezahlbare-praemien.ch

Link to initiative: die-mitte.ch/kostenbremse-initiative