

Swiss illness insurance to be revised

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Typical forms of advertising for Swiss executives – these appeared in the USA.

"stagiaire" permits – for student trainees – gave a good chance for a limited stay abroad, and bilateral agreements existed with several countries for education and training, often resulting in permanent residence. Such permits are now available for the USA, where they did not exist previously.

An example was given of Swiss farmers who wanted to emigrate to the USA but were not given permission. So they settled in Canada, and 500 Swiss families are now successfully established there.

Another group of people who go abroad for a short term are scientists who graduate in Switzerland and then go abroad, especially to the USA where there are now nearly 3,000. Many Swiss scientists have also taken up work in Germany.

To get unrestricted immigration into any country is becoming more difficult. Many governments have selected immigration, and more countries are taking this course because of the world recession. Australia used to take between 800 and 1,000 immigrants a year, but this has been stopped. They now operate a selective system, as they do in

New Zealand.

No permits are given to Swiss or any other foreigners if they want to purchase land in countries of the Far East and in the oil states. These only want temporary immigrants anyway. There are few chances in black countries, except South Africa.

On the other hand, there are excellent opportunities for well-qualified technicians in the field of development aid. When they return to Switzerland they bring with them good knowledge of languages and people, and they give valuable help to the Swiss export trade, in banks, insurance and the hotel industry.

Some of the temporary emigrants become permanent settlers, sometimes through marrying a citizen of the new country but often because they are attracted to the new land. The Swiss are quick to adapt to foreign environments, yet remain Swiss at heart. That they do still settle abroad gives hope to the diminishing Swiss communities.

The established Swiss have much to give the newcomers. It is up to them to make them welcome and to create enough interest to attract them and thus to reactivate the communities.

THE Swiss Government have drawn up plans to revise the law on illness insurance. The proposals are intended to improve insurance coverage for all citizens, while at the same time slowing down the present rapid increases in medical costs.

The basic principles of Switzerland's private medical insurance are not expected to change, since the electorate several years ago rejected a Social Democratic initiative for the introduction of an obligatory insurance scheme financed by public subsidies and contributions from all employers and employees.

The planned revision would make insurance for loss of earnings during sickness compulsory while insurance for medical care would remain voluntary.

Details of the planned revised law were given by the Interior Minister, Mr Hans Hürlimann, who recalled that 95 per cent of the Swiss population were now insured for medical costs.

He said the introduction of a compulsory scheme had not



Hans Hürlimann:
95% now insured

been planned because of widespread opposition to a system which provided for contributions as a percentage of salaries, to be shared equally by employers and employees similar to the federal old age insurance scheme.

The revised law would maintain the current financing system, including public subsidies, premiums by members of private insurance funds and contributions towards the medical cost by sick persons. These latter contributions would amount to 20 per cent of the total cost.

According to Mr Hürlimann the planned improvements would result in an average increase in premiums of about 5 per cent, but a representative for Switzerland's 500 or more private illness insurance schemes recently claimed the increases might be as much as 30 per cent.

A major improvement would concern coverage for hospital treatment. Under the current system insurance schemes can stop paying for hospital costs

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after a certain time, while the new system would not allow this.

In addition it would cover the cost of certain preventive measures and would in particular improve maternity insurance and include certain types of dental treatment.

Public subsidies of Sfr. 900 million would be shared by the federal government and the cantons, which would also be obliged to help pay towards the premiums of economically weak population groups.

The subsidies would be used largely to reduce premiums for women. The government says average medical costs are about 50 per cent higher for women than for men while the law says premiums for women may only be 10 per cent more than for men.

The subsidies would also be used to improve the situation for families since premiums for children would be generally lowered and families would have to pay premiums only for the first two children.

The law also provides for measures to help stop the rapid increase in medical costs. But Mr Hürlimann pointed out that it must not be forgotten that medical science has made tremendous progress in recent years and that this obviously costs money.

The planned compulsory insurance for loss of earnings during sickness would be similar to the existing scheme for accident insurance and would be financed completely by contributions from employers and employees.

It would guarantee the payment of 80 per cent of a person's insured salary in the event of sickness and would be co-ordinated with the federal invalidity insurance in the event of permanent invalidity.

Switzerland's biggest workers' organisation, the Swiss Trade Union Federation, has welcomed the draft law, while criticising the fact that rich and poor people would continue to have to pay the same premiums.

It also says sick people should not have to pay 20 per cent of the medical cost and calls on Parliament to change this provision.