

# Health

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# Health Care System

The health care system in Switzerland is very well organized. Insurance is compulsory and therefore all residents are comprehensively insured against accidents and illness. Numerous doctors, pharmacies, and hospitals provide necessary services.

## Insurance Scheme

In Switzerland all residents must be insured against accidents and illness. New residents must complete registration for insurance within the first three months of entering Switzerland. Children must be insured within the first three months following their birth. The services of the compulsory insurances offer are legally bound. All insured persons have the right to equal medical care.

## Funding

The Swiss health care system is funded by the state (confederation, cantons, communities), by employers, and by private individuals. Private individuals pay a monthly contribution to both health and accident insurance. The contribution is defined yearly and may vary according to the canton. Persons who are ill or involved in an accident must pay a part of the costs (deductible (Franchise) and retention fee (Selbstbehalt)). These costs will not exceed a certain amount per year.

## Interpretation

Communicating with doctors, pharmacists, or care staff in a foreign language is a challenge. For this reason some hospitals offer free interpretation with the help of specially trained intercultural interpreters. Patients are advised to inform themselves in advance of the services offered. The interpreters can be employed for doctor's appointments and other situations as well. However, these services must be paid for.

## Additional information (links, addresses, information sheets, brochures)

[www.zdravo-aargau.ch/en/health/health-care-system](http://www.zdravo-aargau.ch/en/health/health-care-system)

# Health and Accident Insurance

Persons living in Switzerland must have health and accident insurance. These private insurances cover the costs of illness, accidents, or pregnancy. Both insurances must be within three months of entering the country.

## Health Insurance (Basic Insurance)

All Swiss residents are obligated to individually obtain health insurance (basic insurance, Grundversicherung). Persons moving to Switzerland must do so within three months. Costs of illnesses that arise before this three month period will be retroactively covered. Basic insurance is offered by numerous private health insurances (Krankenkassen) and may be chosen freely. Health insurances must accept all Swiss residents. Those insured pay a monthly premium. Premiums vary according to insurance company and insurance model. Comparing offers is recommended. Changing insurance companies is possible only once a year (November). Basic insurance covers the costs of illness as well as pregnancy and childbirth. Benefits are legally bound. Attention: costs for dental care or glasses are generally not covered.

## Accident Insurance

Employees who work over 8 hours a week are automatically insured against accidents at work and in their free-time through their employers. Persons who work fewer hours are not insured for accidents that happen in their free-time and must obtain their own accident insurance. This also applies for self-employed and unemployed persons. Unemployed persons must obtain accident insurance through their health insurance company. Those who are self-employed can obtain accident insurance from other insurance companies. Insured persons must pay a monthly premium. Employees' premiums are deducted directly from their monthly wages.

## Premium Reductions

Persons who cannot afford to pay a health insurance premium may be entitled to a premium reduction (Prämienverbilligung) for basic insurance. In order to be granted the reduction one must submit a request every year by 31. December. If the request is granted one pays a lower premium the following year. The social insurance office has further information on premium reductions and will receive applications.

## **Supplementary Insurance**

In addition to compulsory basic insurance one can take out various supplementary insurances (Zusatzversicherungen). These offer benefits that basic insurance does not, such as dental care. Most insurance companies offer supplementary insurance. They are not obliged to offer supplementary insurance to all persons, in contrast to basic insurance, and can impose conditions.

## **Additional information (links, addresses, information sheets, brochures)**

[www.zdravo-aargau.ch/en/health/health-and-accident-insurance](http://www.zdravo-aargau.ch/en/health/health-and-accident-insurance)

## Medical Care

Persons who are ill or have been involved in an accident are advised, in most cases, to consult a doctor as a first measure. In minor cases it may suffice to visit a pharmacy. Only in case of a serious emergency should one go directly to hospital.

### Pharmacies

Pharmacies sell prescription (as prescribed by a doctor) as well as over-the-counter medicine. It is advisable to consult a pharmacist as a first measure for minor illnesses. Pharmacists are well-trained and provide their customers with advice. An appointed pharmacy is always open 24 hours in order to provide medication in case of an emergency. To find out which pharmacy is open call 0800 300 001 (free).

### Family Doctor / Paediatrician

Many people in Switzerland have a family doctor (Hausarzt) who is aware of the patient's personal health history and who is the first contact when medical problems arise. For children there are paediatricians. If necessary a doctor will refer a patient to a specialist or to hospital. One should only go to hospital directly in case of a serious emergency. For other emergencies there is a central emergency number for Canton Aargau which operates after hours. The number is 0800 401 501 (CHF 3.23/min) and is available 24 hours a day.

### Dentist

In general, dental care must be paid for by the patient. There is the option of getting additional insurance which covers dental care. Children in school have a right to one free dental check-up per year. Information will be provided by the school.

### Hospital / Accident and Emergency Units

Persons who must go to hospital are, in most cases, signed in by a doctor. Serious emergencies are an exception and should be taken directly to the hospital's accident and emergency unit. The emergency number 144 should be dialed in life-threatening situations or when the patient needs to be picked up. The family doctor is responsible in less serious cases.

## Care at Home

Persons who are ill or who are in need of care and help at home can benefit from the home nursing service (Spitex). Trained staff visits patients at home and provides care as well as help with housework. The service is made available for persons who are in need of support following illness, accident, pregnancy, childbirth, or who are having difficulties related to ageing. Part of the costs are covered by basic health insurance (Grundversicherung). In addition to the Spitex Organization Aargau (Spitex Verband Aargau) there are many private providers of home nursing.

## Additional information (links, addresses, information sheets, brochures)

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# Pregnancy / Childbirth

Pregnant women do not need to pay for the necessary examinations themselves. Childbirth related costs are also covered by basic health insurance. Following childbirth parents are offered free counseling.

## Pregnancy and Childbirth Services

Medical services related to pregnancy or childbirth are covered by basic health insurance (Grundversicherung). This includes regular check-ups preceding childbirth, childbirth itself, as well as necessary care following childbirth. Pregnant women are advised to consult a doctor or midwife early on. Hospitals and midwives offer prenatal classes (Geburtsvorbereitungskurse). There are special classes for immigrants. Childbirth may take place in hospital, in a birth centre, or at home.

## After Childbirth

In Switzerland it is common for parents to seek advice following childbirth. The information centre for mothers and fathers (Mütter- und Väterberatungsstelle) is useful. It offers information regarding the baby's development, nutrition, and care. Consultations are free of charge. A doctor or midwife will inform parents about necessary follow-up examinations. It is very important that the child be insured against illness and accidents within the first three months following birth (basic health insurance, accident insurance). Ideally, this is done before the child is born.

## Vaccinations

It is recommended that children be vaccinated against certain illnesses in time. Vaccinations are, however, not compulsory. The costs of recommended vaccinations are usually covered by basic health insurance. A paediatrician or information centre for mothers and fathers offers additional information on the subject.

## Abortion

Abortions are legal in Switzerland during the first 3 months of pregnancy. After the 12th week of pregnancy an abortion is an option only if the patient's physical and/or mental health is endangered. Whether or not this is the case must be evaluated by a doctor. Women considering abortion are offered free counseling. Young women under the age of 16 must consult a specialized counseling centre. The cost of medical care will be covered by basic health insurance.

**Additional information (links, addresses, information sheets,  
brochures)**

[www.zdravo-aargau.ch/en/health/pregnancy--childbirth](http://www.zdravo-aargau.ch/en/health/pregnancy--childbirth)



## Mental Health

In Switzerland mental and physical illness is treated equally. Basic health insurance covers treatment by mental health practitioners or in mental health clinics.

### Support and Consultation

Many healthcare practitioners in Switzerland specialize and help in difficult personal or family situations. Basic health insurance (Grundversicherung) covers the treatment of mental illness by officially recognized practitioners, such as psychiatrists. Stays in clinics are covered as well. Persons experiencing difficulties may also benefit from free services while remaining anonymous. For example, Extended Hand (Dargebotene Hand) via telephone, e-mail, or chat (telephone 143, [www.143.ch](http://www.143.ch)). A family doctor can also offer further help. If a person is in acute danger of hurting himself or others immediate action is necessary. The police (telephone 117) are helpful in such emergencies.

### Children and Young People

A good first step for young people experiencing mental difficulties is to contact the youth counselling services (Jugendpsychologischer Dienst). Parents who are concerned about their children may also contact the service. Free and anonymous support is offered to children and young people through the children's hot line (Kindernotruf) via telephone, e-mail, or chat (telephone 147, [www.147.ch](http://www.147.ch)). In case of a mental health emergency contact the central ambulatory care clinic for children and young people (ZAKJ) which is available 24 hours a day (telephone 056 462 21 20).

### Addiction

Help in cases of addiction is offered through addiction counselling services (Suchtberatung ags) and the addiction counselling centre in District Baden (Beratungszentrum Bezirk Baden). These offices offer free and confidential consultation and support. Those concerned about family members or friends may also contact these offices. Services are offered in several languages. Addictions come in more forms than alcoholism or drug addiction. Help is also offered for other addictions such as gambling, shopping, the internet, or eating disorders. Questions may also be asked via e-mail.

## **Trauma**

Persons who have had difficult experiences which they have not had the chance to process should ask for help. Trauma is a serious mental illness. In addition to consultation and support services for mental difficulties and illness there are services specializing in victims of war and torture.

### **Additional information (links, addresses, information sheets, brochures)**

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