

Conclusion of health insurance for doctoral students

Information sheet, November 2021

Doctoral students can conclude a health insurance package at a discounted student rate as long as they have been exempted from the insurance obligation in Switzerland. The offer is available from [Groupe Mutuel](#) (Academic Care), [Scorestudies](#) or [Swisscare](#). In this case, the two insurers do not operate in accordance with the Federal Act on Health Insurance (HIA) but instead with the Federal Act on Insurance Policies (IPA).

The exemption from the insurance obligation is granted for a period of three years and can be extended once for an additional three years by submitting a request, along with the accompanying documents, to the corresponding health department. Exemption periods prior to the student's doctoral studies, e.g. during the preceding studies in Switzerland, are counted towards the three-year exemption period. If there is a change in status, e.g. if the student is employed as a postdoc, etc., the entitlement to an exemption no longer applies, even if it has been in force for less than six years.

Information about the health insurance packages:

- **Doctoral students from EU/EFTA states** can obtain cover from [Groupe Mutuel](#) (Academic Care), [Scorestudies](#) or [Swisscare](#).
- **Doctoral students from non-EU/EFTA states** please note the following: [Groupe Mutuel](#) (Academic Care) is not accepted in the cantons of Aargau and Neuchâtel; [Scorestudies](#) is not accepted in the cantons of Schaffhausen, Obwalden and Schwyz. [Swisscare](#) is accepted in all cantons. However, for all student insurances there are detailed regulations and exceptions in each canton. If you have any questions, please contact the local health office again in advance for reassurance.

Application for exemption from the health insurance obligation (canton of Zurich):

There is now an [online form](#) to apply for an exemption from the health insurance obligation.

Additional application documents can be found [here](#).

Cancellation of health insurance upon:

> Departure from Switzerland:

Do not forget to cancel your health insurance before you leave Switzerland. Notify the responsible municipal authority of your departure and ask for a confirmation of departure. Notice of departure cannot be given more than 30 days before leaving. Inform your insurance company about your planned date of departure and submit the confirmation of departure. The insurers will reimburse any premiums that have already been paid for unused and full months. The reimbursement will be made to your Swiss bank or postal account (so don't close your account until all reimbursements have been made). You will be responsible for the transfer fees if the reimbursement is made to a foreign account.

> Completion of doctoral studies:

Until you defend your thesis, you are entitled to be insured. What if your status changes, the deadline for the exemption ends before then or you start a new job? Ask the insurance company about the cancellation deadlines.

General information

The above insurance policies are offers. You are free to choose the health insurance and the model you want.

Visit www.comparis.ch or www.priminfo.ch and select the offer that is right for you.

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