



Private Household Employees Ordinance (PHEO)

Information Sheet No. 3

HEALTH INSURANCE

In accordance with Swiss Federal Law on Compulsory Health Care (LAMal), everyone living in Switzerland is required to take out health insurance with a recognised Swiss health insurance fund.

Health insurance covers medical and hospitalisation costs. However, each insured party is required to pay a share of the costs of the benefits they receive each year. This takes the form of a fixed annual amount referred to as a “franchise” (or excess), plus 10 % of the medical costs that exceed the franchise (quota).

Compulsory registration:

The private household employee, with the help of his/her employer, must register himself/herself for a recognised Swiss health insurance fund.

Application for exemption from compulsory health insurance:

If the private household employee is insured abroad, he/she is required to submit, with the help of his/her employer, an original certificate of health insurance to the Cantonal Office of Health Insurance of his/her canton of residence, together with a written request for exemption. The Cantonal Office of Health Insurance decides whether to grant or refuse exemption.

Premiums:

The employer must pay all premiums and resulting costs. He/she cannot make any deduction from the net salary of his/her private household employee.

Health insurance premiums vary from fund to fund, depending on the amount of excess, the canton of residence of the insured party and additional cover (dental costs, hospitalisation in a private ward, alternative medicine, etc.).

If the private household employee is insured abroad, the employer must as well pay the premium of the foreign health insurance, as well as any participation costs.

The costs related to the Swiss health-insurance or the foreign insurance, paid by the employer, are not added to the total salary of the private household employee and these amounts are not subject to the social contributions (see Information Sheets No. 1 and 2).