



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 company (basic LAMal insurance coverage).

Health insurance covers medical and hospitalisation costs.

Compulsory registration:

The private household employee must, with the help of his/her employer, take out compulsory insurance with a recognised Swiss health insurance company.

Application for exemption from Swiss 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 insurance certificate 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 is competent to grant or refuse the exemption (dispensation).

Premiums and costs:

The employer must pay the monthly premium. He/she must also contribute to the costs of the services provided to his/her private household employee, i.e. a fixed amount per year (the deductible) and 10% of the costs that exceed the deductible (the quota) up to a maximum of CHF 700 per year. He/she cannot make any deduction from the net salary of his/her private household employee.

Health insurance premiums vary depending on the health insurance company, the amount of the deductible, the canton of residence of the insured party and any potential additional coverage (dental costs, hospitalisation in a private ward, alternative medicine, etc.).

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

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