Cross-border worker or newcomer: two three-month deadlines

A sheet to hand out with the employment contract. Basic health insurance is individual: the employee chooses and takes out the policy. If they know these deadlines from day one, they avoid being enrolled automatically or paying a premium surcharge.

1

Lives in France, works in Switzerland

- They have **3 months from the start of their work in Switzerland** to choose between Swiss LAMal and French health insurance. This is the right of option (art. 3 para. 3 LAMal; CLEISS).
- The choice is in principle irrevocable and also applies to family members without gainful employment.
- In Geneva, anyone who does not return the cantonal health insurance office's form within this period is enrolled in LAMal automatically.
- On the French side, the choice is declared with the form "Choix du système d'assurance-maladie".

Compare LAMal and French health insurance for the whole household

guide-assurance.ch/en/cross-border-calculator

2

Moves to Switzerland

- They have **3 months after taking up residence** to take out basic health insurance (art. 3 para. 1 LAMal). Within this period, cover goes back to the day they arrived (art. 5 para. 1 LAMal).
- If they are late, cover only starts on enrolment and a premium surcharge may be due (art. 5 para. 2 LAMal). The canton checks enrolment.
- Working at least 8 hours a week for you, they are covered by your accident insurance (LAA) for non-work accidents too (art. 13 OLAA). With your certificate, they can suspend accident cover in their LAMal premium (art. 8 LAMal).

Insurance in the first three months, step by step

guide-assurance.ch/en/moving-to-switzerland

Hand the sheet out with the employment contract or on the first day, on paper or by e-mail. The three months run from the first working day for a cross-border worker and from taking up residence for a newcomer.