

All differences between the regulations at a glance.

Health Maintenance Organisation Insurance

The actual details of the insurance offered are determined in the corresponding regulations in accordance with the KVG and the Federal Health Insurance Act (KVG). You can find the full set of regulations for "Health Maintenance Organisation Insurance" in the Downloads section of our website: css.ch/gic

	Until now:	New from 1 January 2023:
Art. 5	<p>Premiums</p> <p>Insured persons receive a discount on the premium for the mandatory healthcare insurance. The current premium rate applies in every case.</p>	<p>Premiums</p> <p>Insured persons receive a discount on the premium for the mandatory healthcare insurance. The current premium rate applies in every case. The amount of the discount can vary, depending on the selected coordinating doctor.</p>
Art. 7	<p>Care / treatment by the coordinating doctor</p> <p>7.2 If insured persons obtain outpatient or inpatient treatment directly in situations other than emergencies without being referred by the coordinating doctor, they must bear the entire cost of treatment themselves.</p>	<p>Care / treatment by the coordinating doctor</p> <p>7.2 If insured persons obtain outpatient or inpatient treatment directly in situations other than emergencies without being referred by the coordinating doctor, CSS will cover the costs or impose sanctions as follows:</p> <p>a) First breach of the Regulations: a written reminder setting out the sanctions that will apply if the breach is repeated.</p> <p>b) Second breach of the Regulations onwards: the insured person must themselves pay a maximum amount of CHF 500 per bill. As it results from a failure to comply with the Regulations, this payment will not be counted towards the deductible and retention fee.</p> <p>c) From the second breach of the Regulations onwards, CSS may also reassign the insured person to the CSS mandatory healthcare insurance scheme without further notice and with effect from the first of the following month.</p> <p>The costs that the insured person must pay are calculated on the basis of all the benefits that they have claimed in connection with the breach of the Regulations. The sanction applies irrespective of fault, point in time, or the age of the insured person.</p>
Art. 13	<p>Exchange of data</p> <p>On concluding the Health Maintenance Organisation Insurance contract, insured persons consent to the condition whereby the coordinating doctor receives access to the data necessary for this insurance model concerning diagnosis, treatment and invoicing in connection with the provision of medical care. This form of insurance also requires an exchange of data between the coordinating doctor, CSS Kranken-Versicherung AG, and any third parties involved. The data in question concerns the diagnosis, treatment and invoicing of the insured person. This data will be made available in particular to specialists, hospitals, other medical staff and</p>	<p>Data protection</p> <p>Data protection is based on the KVG, the ATSG and the Federal Data Protection Act of 25 September 2020. In the case of Health Maintenance Organisation Insurance, the necessary health and contract data will be disclosed to the coordinating doctor and any third parties, in particular to specialists, hospitals, other medical staff and institutions involved in organising or providing medical services for the purpose of performing the contract or if a change of coordinating doctor occurs. This form of insurance requires data concerning the diagnosis, treatment and invoicing of the insured persons to be disclosed to CSS by the coordinating</p>

	institutions involved in organizing or providing medical services for the purpose of performing the contract or if a change of coordinating doctor occurs.	doctor and any third parties. The processing of data by CSS is additionally explained in the CSS privacy policy (css.ch/data-protection).
Art. 14		<p>Fees</p> <p>The insured person has various options for paying their premiums and co-payments without incurring any charges. CSS may pass on to the insured person the fees that are charged on payments made at Swiss Post counters or other physical Swiss Post access points.</p>

Except for the section numbers, the following articles have not changed in terms of content: 15,16