

## All differences between the regulations at a glance.

# Multimed

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 “Multimed” in the Downloads section of our website: [css.ch/gic](https://css.ch/gic)

	Until now:	New from 1 January 2023:
<b>Art. 20</b>	<p><b>Data processing on the part of CSS</b></p> <p>20.1 CSS processes data (data processing) to determine premiums, process claims, and for statistical analyses concerning Multimed. Data is stored either as hard copy or electronically. CSS employees are bound by the legal obligation to maintain confidentiality as well as by additional legal stipulations, and regulations governing data protection.</p> <p>20.2 Where necessary and permitted by law, CSS may disclose data to authorised third parties (e.g. service providers, other insurers, and authorities) and/or obtain data from these third parties to the same extent.</p>	<p><b>Data protection</b></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 Multimed Insurance, the necessary health and contract data will be disclosed to all parties involved in the treatment in question (service providers or coordination partners) for the purpose of performing the contract and will be exchanged between them for quality assurance purposes and to ensure the best possible treatment. This form of insurance requires data concerning the diagnosis, treatment and invoicing of the insured persons to be disclosed to CSS by the Multimed family doctor and the telemedicine centre. The processing of data by CSS is additionally explained in the CSS privacy policy (<a href="https://css.ch/data-protection">css.ch/data-protection</a>).</p>
<b>Art. 21</b>	<p><b>Data processing on the part of the service provider or coordination partner</b></p> <p>The information that is needed for treatment is available to all parties involved in the treatment in question (service providers or coordination partners) and may be exchanged between them or processed for the purposes of quality assurance and to ensure the best possible treatment. The data in question specifically concerns the diagnosis, treatment and billing of the insured person.</p>	
<b>Art. 32 / Art. 31</b>	<p><b>Fees</b></p> <p>The insured person pays the usual telephone and data charges.</p>	<p><b>Fees</b></p> <p>31.1 The insured person pays the usual telephone and data charges.</p> <p>31.2 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: 22, 23, 24, 25, 26, 27, 28, 29, 30, 33