

All differences between the regulations at a glance.

# Insurance plans in accordance with the KVG

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 “Insurance plans in accordance with the KVG” in the Downloads section of our website: [css.ch/gic](https://css.ch/gic)

	Until now:	New from 1 January 2023:
<b>Art. 14</b>		<p><b>Payment of premiums and co-payments</b></p> <p>14.6 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>
<b>Art. 16</b>	<p><b>Data protection</b></p> <p>Data protection is based on the KVG, the ATSG and the Federal Data Protection Act of 19 June 1992.</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. The privacy policy of CSS also applies (<a href="https://css.ch/data-protection">css.ch/data-protection</a>).</p>
<b>Art. 23</b>	<p><b>Principle</b></p> <p>The CSS provides voluntary Daily Indemnity Insurance in accordance with the KVG. The minimum Daily Indemnity Insurance amounts to CHF 2 per day; the maximum amount is CHF 6 per day</p>	<p><b>Principle</b></p> <p>23.1 The CSS provides voluntary Daily Indemnity Insurance in accordance with the KVG. The minimum Daily Indemnity Insurance amounts to CHF 2 per day; the maximum amount is CHF 10 per day.</p> <p>23.2 The maximum insurable amount is not limited in the case of insured persons who took out Daily Indemnity Insurance in accordance the KUVG with INTRAS before 1 January 1997, subject to any overinsurance.</p>
<b>Art. 28</b>	<p><b>Beginning and end of entitlement to benefits</b></p> <p>28.1 Entitlement to the daily indemnity begins on the second day on which work incapacity is confirmed. If notification of the illness takes place on the third day after treatment begins, entitlement to benefits begins on the day notification is received, unless the delay was caused through no fault of the insured person. In cases of hospitalisation, entitlement begins on the day of admission to hospital.</p>	<p><b>Beginning and end of entitlement to benefits</b></p> <p>28.1 Entitlement to the daily indemnity begins on expiry of the agreed waiting period. In cases of hospitalisation, entitlement begins on the day of admission to hospital.</p>