

Mandatory health insurance.

Anyone living in Switzerland has basic insurance. You decide between the standard model, with a free choice of doctor throughout Switzerland, and one of the alternative insurance models. With these alternative models, your choice of doctor is restricted, but in return you benefit from lower premiums. CSS Insurance offers the following choice of insurance models:

Standard model	Multimed* NEW	Health Maintenance Organisation Insurance	Profit Family Doctor Insurance/ FIRST MED	Callmed
<ul style="list-style-type: none"> You can contact any doctor you choose with your medical questions You can consult a specialist directly 	<ul style="list-style-type: none"> For your initial consultation, you choose between: your doctor within a doctors' network, a group practice, and the telemedicine centre The doctor or the telemedicine centre can refer you to a specialist Consult the digital myGuide service for initial advice on your health 	<ul style="list-style-type: none"> You always contact the doctor within your doctors' network or group practice first Your doctor will treat you or refer you to a specialist 	<ul style="list-style-type: none"> Your first consultation is with your family doctor They will treat you or refer you to a specialist 	<ul style="list-style-type: none"> You contact the telemedicine centre for an initial consultation On the telephone, you agree a time for the doctor or specialist to call you back During the agreed appointment, they will determine your treatment plan with you
<ul style="list-style-type: none"> ✓ Free choice of doctor, specialist and hospital throughout Switzerland at all times 	<ul style="list-style-type: none"> ✓ Flexible access to medical care ✓ Networked health partners for a high quality of treatment ✓ Digital support 	<ul style="list-style-type: none"> ✓ A single point of contact ✓ Doctors share experience and knowledge 	<ul style="list-style-type: none"> ✓ One contact person you trust 	<ul style="list-style-type: none"> ✓ Free advice by phone, around the clock ✓ Saves time and offers flexible appointments

*available in cantons Lucerne, Bern, Basel-Stadt and Basel-Land only