

Lunchtime conference: HEALTHCARE NETWORKS IN GENEVA

PRESENTED BY

MR. GIOVANNI PIZZINI CHIEF, MEDICAL INSURANCE SECTION, UNOG AND EXECUTIVE SECRETARY OF THE UNITED NATIONS STAFF MUTUAL INSURANCE SOCIETY(UNSMIS)

MS. KARINE MARTINEZ, EXTERNAL AFFAIRS DEPUTY DIRECTOR, GENEVA UNIVERSITY HOSPITAL (HUG)

MR. OLIVIER SCHMITT, CEO (HÔPITAL DE LA TOUR)



HEALTH INSURANCE

Presented by: Giovanni Pizzini

Chief, Medical Insurance Section, UNOG and Executive Secretary of the United Nations
Staff Mutual Insurance Society (UNSMIS)

DOMAINS OF SOCIAL INSURANCE PROTECTION

Health/Maternity

Accidents related to work

Pensions

Disability/Invalidity

Death

Unemployment

WHAT IS HEALTH INSURANCE ?

A risk transfer mechanism whose objectives are to:

- provide adequate care at affordable prices by pooling risk;
- prevent people from having to pay the full cost of health services;
- established enrollment processes that dictate when, where, and how someone joins;
- defined benefits package .

WHAT IS HEALTH INSURANCE ?

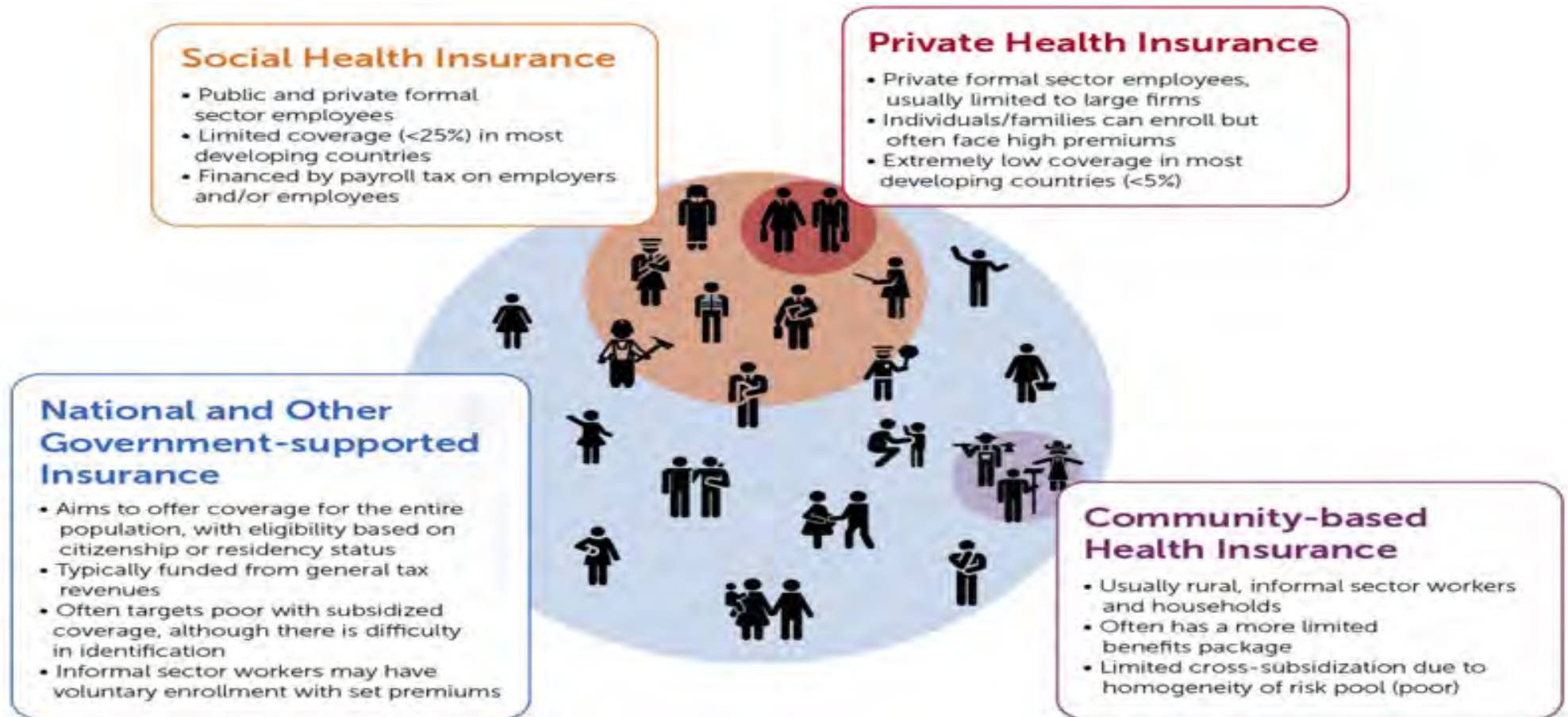
Governments can promote higher uptake of health insurance by helping to bring down the cost of premiums by;

- subsidizing the premiums directly or by ;
- grouping large pools of the insured to reduce “fragmentation” (e.g., consolidating multiple schemes covering small segments of the total population).

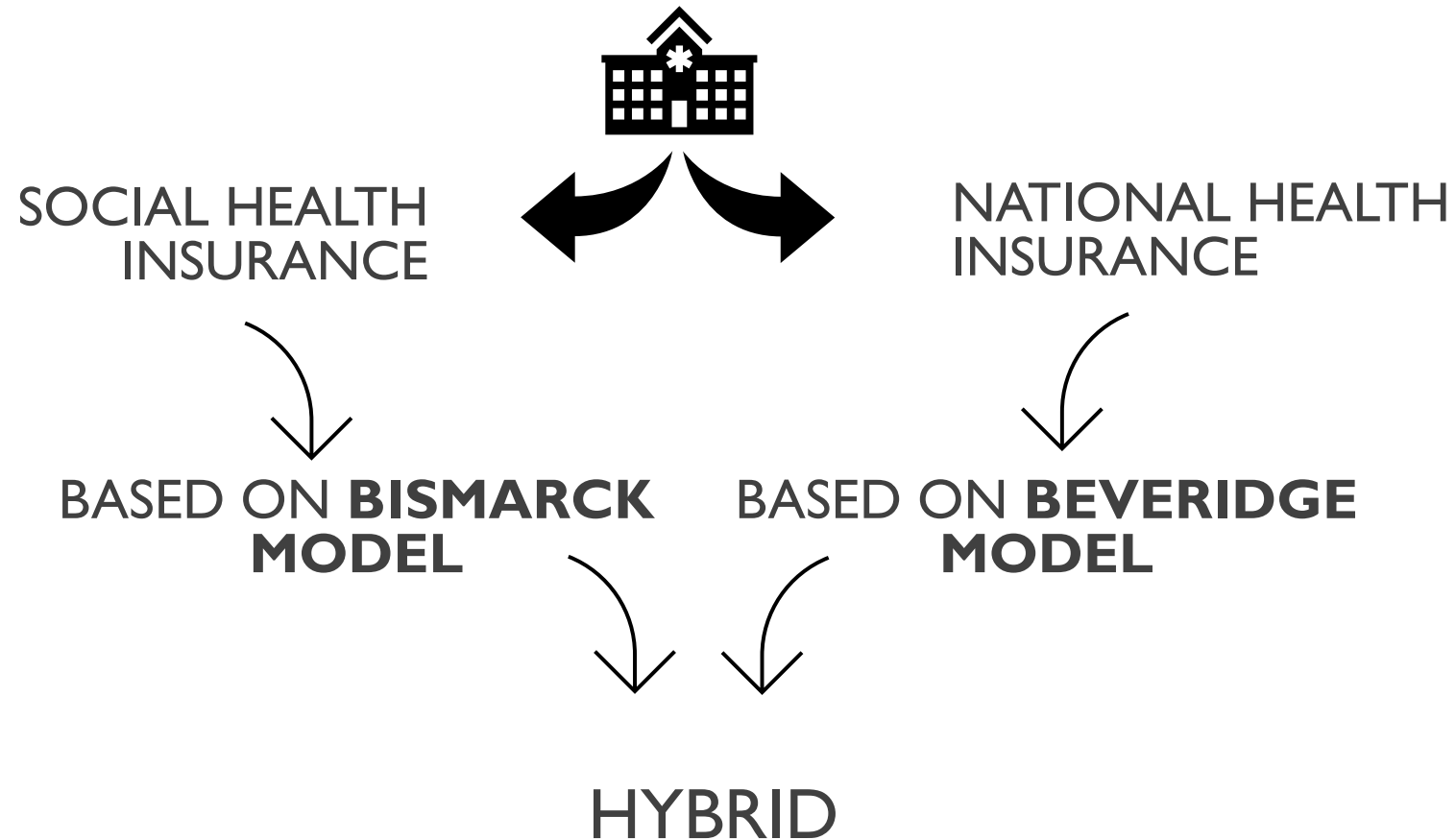
Cross-subsidization is more likely to occur the larger the pool. Generally, the wealthier and healthier subsidize the costs borne by the poorer and sicker. In such a large group, there will be a mix of those who have a predisposition and higher risk for costly illnesses and those who are at lower risk.

TYPES OF HEALTH INSURANCE SCHEMES

There are 4 main types of systems: (Health Insurance | FP Financing Roadmap)



GOVERNMENT HEALTH INSURANCE SCHEMES



TYPES OF HEALTH INSURANCE SCHEMES

How Universal Health Care Works

Single Payer

Free government-provided health care paid for by income tax revenue



Every citizen has the same access to government-owned services (Example: The United Kingdom)

Mandatory Insurance

Government-run health insurance fund financed by payroll tax on employers and/or employees



Private doctors and hospitals provide services (Example: Germany)

National Health Insurance

Every citizen pays into a national plan provided by a single insurance company



Publicly funded and privately delivered (Example: Canada)

SOCIAL HEALTH INSURANCE IN SWITZERLAND

- In 1890 the people of Swiss Confederation and the Cantons accept article 34bis of the federal constitution (article 117 of the current constitution) entrusting the confederation to regulate, by legislation, universal health care for illness and accident
- The current law governing mandatory health insurance in Switzerland is known as LAMal and became effective on 1 January 1996
- The system is hybrid: base legal coverage is mandated by LAMal, provision of coverage is via private health insurance providers.
- Individuals are free to purchase additional top up coverage in the private health insurance market.

LAMAL

For more detailed information please refer to the OFSP website:

<https://www.bag.admin.ch/bag/en/home/versicherungen/krankenversicherung/krankenversicherung-das-wichtigste-in-kuerze.html>



Trends

Since establishment of Lamal premium inflation has outstripped wage inflation



Financial

Funded via federal and cantonal subsidies, deductibles and premia collected.



Cost

The overall cost to the individual is the premium, the deductible/excess and out of pocket.

CORNERSTONES OF THE SYSTEM

- Coverage cannot be denied/no pre-existing exclusions.
- Coverage is based on the individual, system is collective.
- Premiums vary by age, canton and the chosen deductible.

COMPLEMENTARY HEALTH INSURANCE COVERAGE

- Fully private
- Insurers can deny coverage and/or apply pre-existing conditions
- Usually covers what is not covered by LAMal
 - Private room supplement
 - Dental
 - Optical

There are many different options, with different benefits at different cost

- Good website to compare coverage is www.comparis.ch

TYPES PRIVATE HEALTH INSURANCE

- PRIMARY (FIRST DOLLAR) COVERAGE
- COMPLEMENTARY INSURANCE TO COVER OUT OF POCKET EXPENSES
- SUPPLEMENTARY INSURANCE, TO COVER WHAT IS NOT COVERED BY PUBLIC SCHEME
- ACCESS TO PRIVATE MARKET COVERAGE, SUBSTITUTABLE

SOCIAL INSURANCE WITHIN THE UN COMMON SYSTEM

Responsibility of the international organization as employer to provide pension and health insurance.

- A single common pension fund, UNJSPF, to which all UN common system entities contribute towards
- Over 27 different health insurance plans
 - Different risk pools
 - Different requirements by geographic area
 - Different contractual agreements (locally v internationally recruited)

HEALTH INSURANCE IN THE UN COMMON SYSTEM

HEALTH INSURANCE IS ONE OF VARIOUS COMPONENTS OF SOCIAL PROTECTION
EXTENDED BY INTERNATIONAL ORGANIZATIONS TO ITS EMPLOYEES

- THERE IS A SINGLE PENSION PLAN FOR ALL
UN COMMON SYSTEM AGENCIES
- THERE ARE OVER 27 HEALTH INSURANCE
PLANS ACROSS THE UN COMMON SYSTEM
DUE TO DIFFERENT RISK POOL AND LOCAL
REQUIREMENTS

HEALTH INSURANCE IS ONE OF VARIOUS COMPONENTS OF SOCIAL PROTECTION
EXTENDED BY INTERNATIONAL ORGANIZATIONS TO ITS EMPLOYEES

- Staff members and family members of International Organizations are exempted from LAMal (not consultants)
 - Exemptions applies to Carte de legitimisation:
 - B, C, D, E, G, L, P
 - Carte de legitimisation H is not exempted.

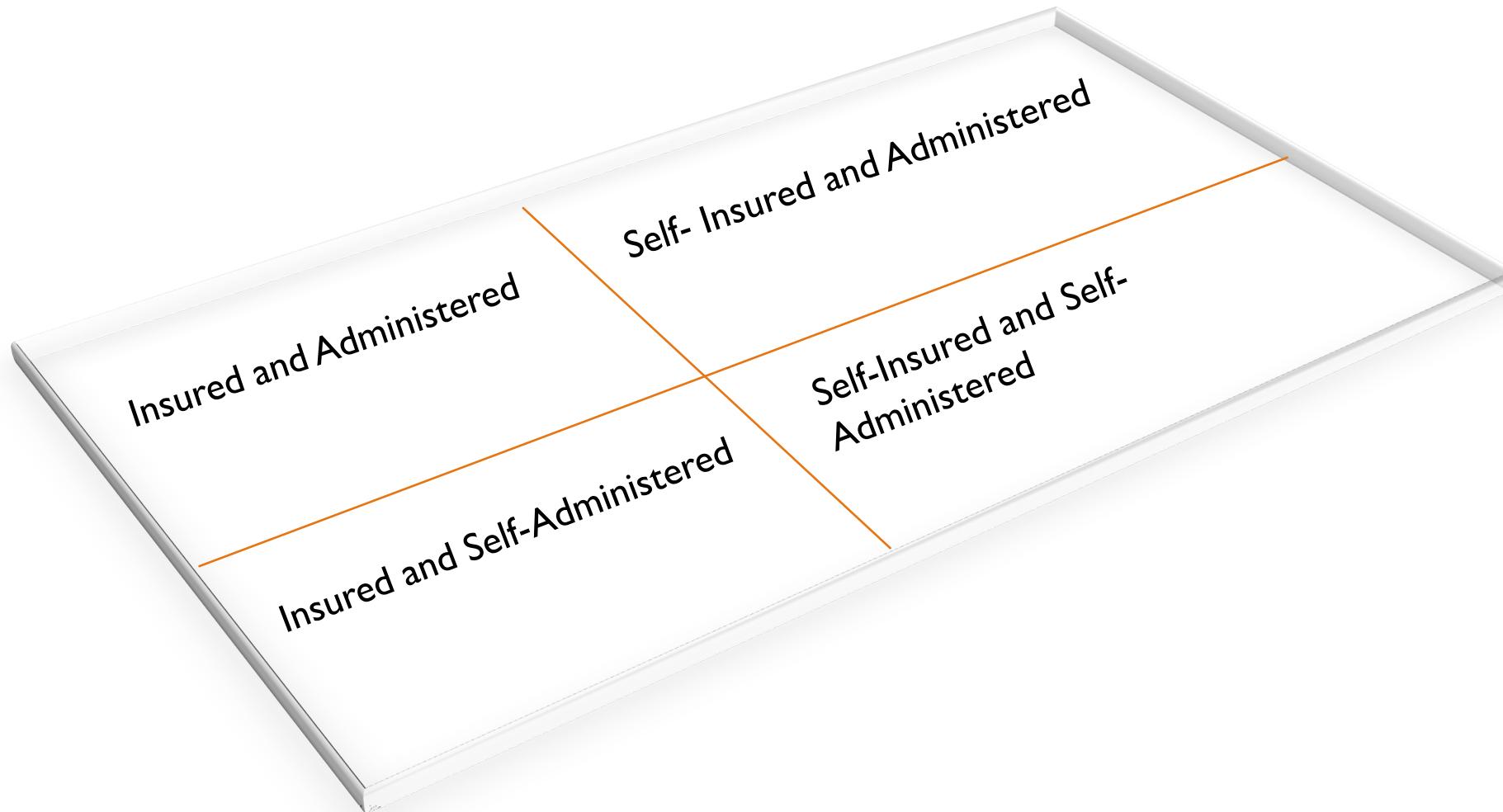
Should you have any doubts please contact the Service de l'assurance maladie (SAM)

<https://www.ge.ch/assurance-maladie-frontaliers-resident-france/contacter-service-assurance-maladie>

A vertical banner on the right side of the slide features a medical-themed background. It includes a blurred image of a glucometer, a syringe with a needle, and a test strip. Overlaid on this image is the text 'INTERNATIONAL ORGANIZATIONS' in large, white, bold, sans-serif capital letters.

INTERNATIONAL ORGANIZATIONS

4 MAIN TYPES OF HEALTH INSURANCE WITHIN UN-COMMON SYSTEM



HEALTH INSURANCE RISK AND ADMINISTRATION

Self-insured and self-administered:

UNSMIS (UNOG, WMO, ITU, UNICEF locally recruited GVA, UNHCR)

Self insured and administered by a TPA:

UN Secretariat plans that cover various other entities.

Insured and self-administered

Insured and administered by a TPA:

FAO, WFP, IFAD

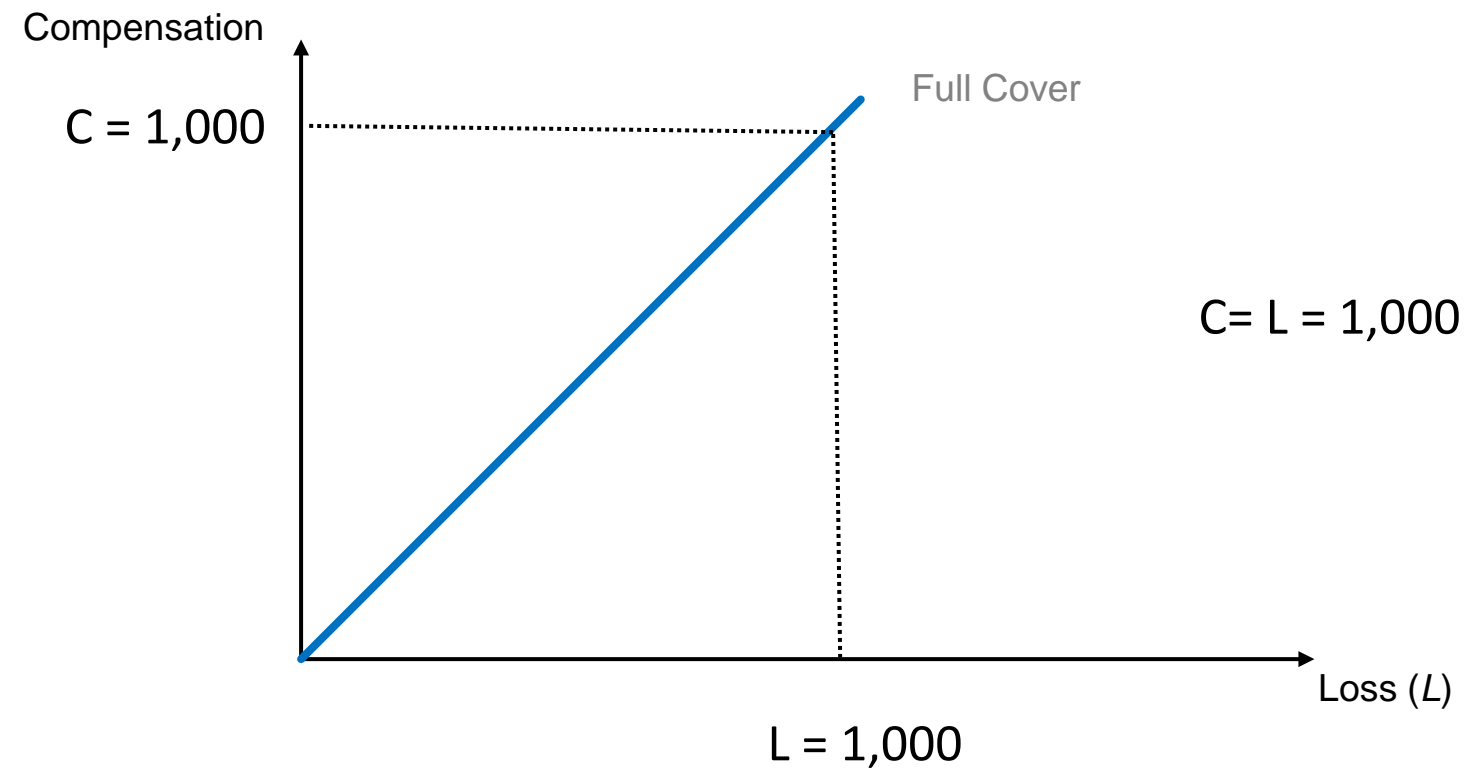
COST CONTROL TOOLS IN INSURANCE

PLAN DESIGN – critical tool to
contain cost and assess pricing

- Benefits
- Co-insurance
- Deductibles (aggregate or per case)
- Co-payments
- Franchise
- Threshold value
- Waiting Periods
- Stop Loss (Limit or Reinsurance)
- Networks

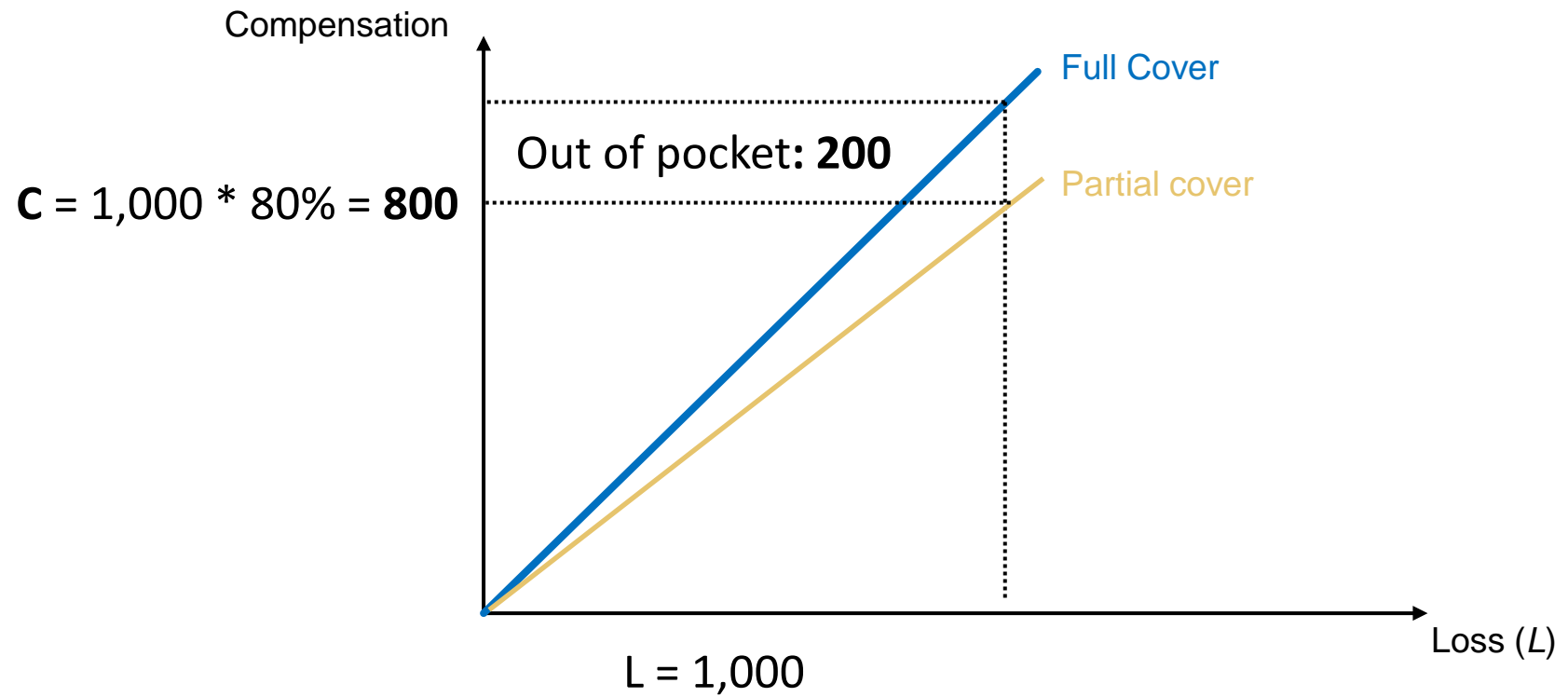
FINANCIAL CHALLENGES

I. Full coverage (100%)



FINANCIAL CHALLENGES

II. Co-Insurance (coverage at 80%)



FINANCIAL CHALLENGES

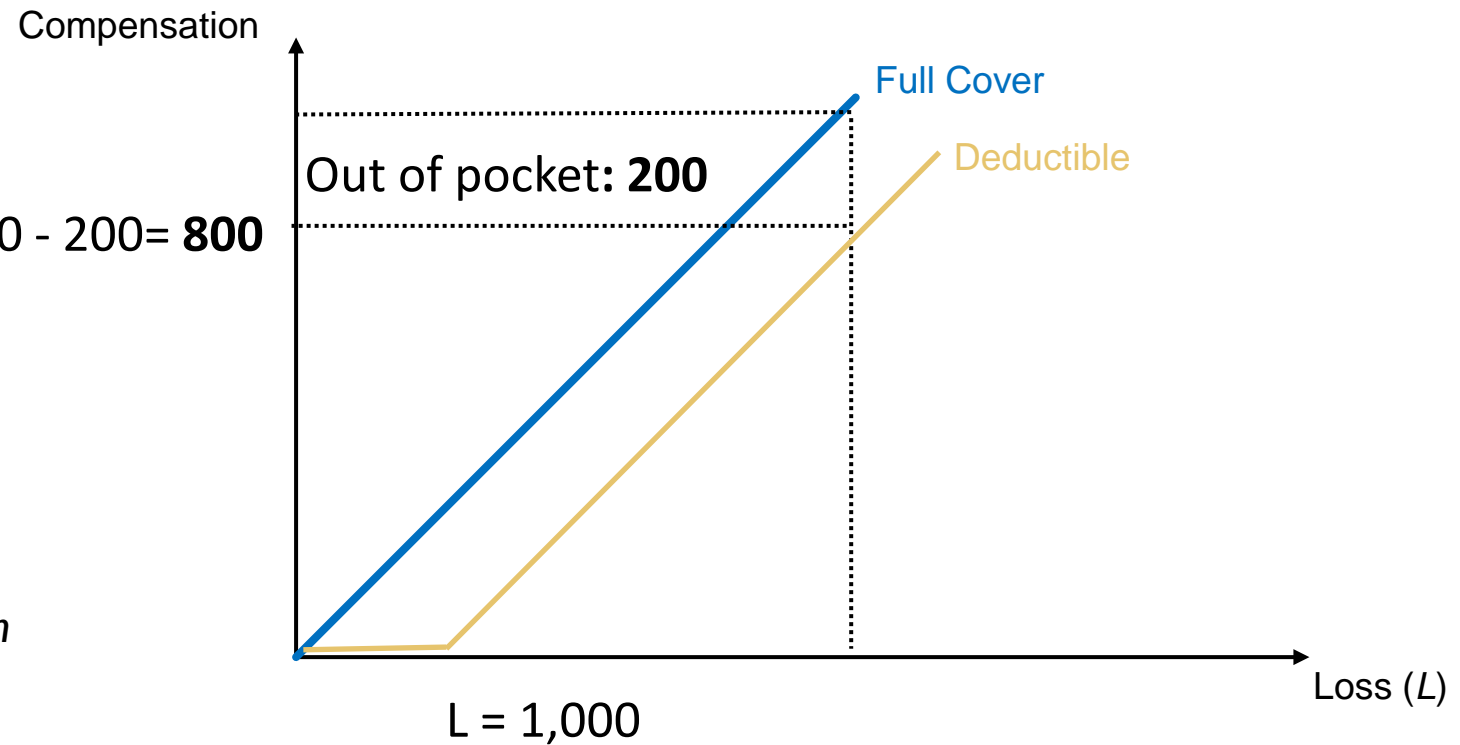
PLAN DESIGN

$$C = 1,000 - 200 = 800$$

Note: Deductibles can be each loss and/or in the aggregate.

Each and every loss deductibles are not common in health insurance. In USA co-pays are common, like *each and every loss*, but usually small amounts.

III. Deductible (assume 200)



FINANCIAL CHALLENGES

PLAN DESIGN

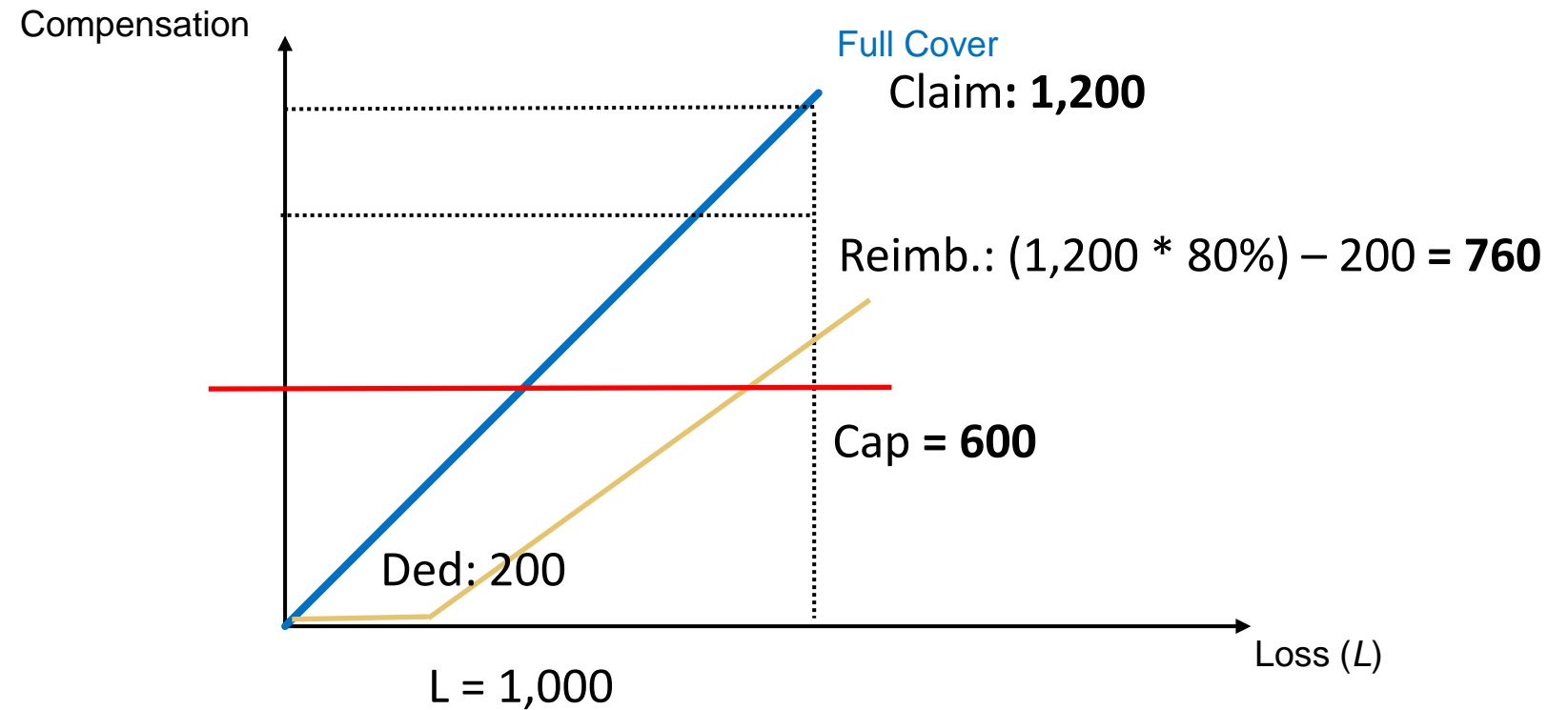
C = 1,200

Reimbursement 80%

Deductible: 200

Annual Cap: 600

IV. Hybrid, Deductible, co-insurance and monetary ceiling/cap



FINANCIAL CHALLENGES

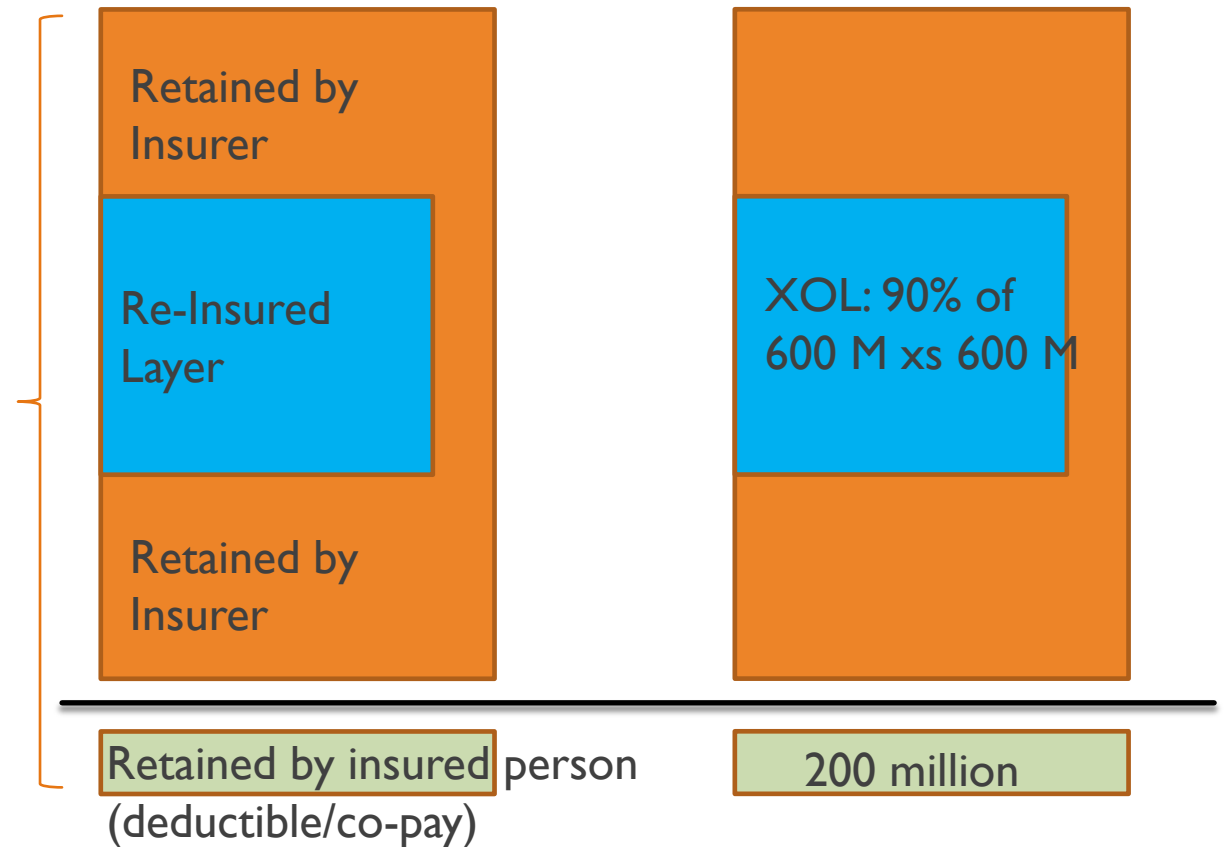
PLAN DESIGN

UNSMIS does not purchase any form of risk transfer mechanism. Prudent management over the years has allowed for the creation of different provisions and reserves:

- IBNR provision
- Currency fluctuation reserve
- Catastrophic risks Reserve
- Actuarial reserve for long term risks
- Accumulated Surplus (reserve fund)

V. Looking at the bigger picture

Total annual medical expenses 2 billion



FINANCIAL CHALLENGES

Pricing the risk

- Demographics
- Trends (i.e. changes in patterns of mental health treatment, diabetes, etc....)
- Changes in medical landscape (i.e. improved surgeries, fewer readmissions but more expensive equipment, «super drugs», etc...)
- Medical inflation
- Geographic distribution and differing
- Pandemics

Budgetary stability

- 20 to 25 year horizon
- Try and ensure premiums do not increase too often to allow for budgetary stability on pay as you go for Organization and staff member who is insured

FINANCIAL CHALLENGES

Similar hurdles in health insurance as with any other type of insurance,

- asymmetrical information: the person purchasing the insurance will always have more information than the insurer.

but there are certain factors that are key to health insurance:

- Expected Loss unknown: health insurance relies on morbidity tables, but impossible to tell what a final hospital bill may come up to in advance. In property insurance the value of the property is known in advance.
- Health risk is closely linked to behavior of policyholders (i.e. smokers, dangerous sports, etc...) , no other insurance risk has such a high correlation between the behavior of policy holders and the losses, if we exclude negligence.
- A health insurance plan/system based on solidarity cannot classify insured subcategories (female v male, smoker v non-smoker, etc...)
- Moral hazard (both ex-ante and ex-post) as well as simple overconsumption can increase as the level of benefits improves.

Pricing the risk

FINANCIAL CHALLENGES

Health insurance is also highly sensible to both static and dynamic risks

Static Risk	Dynamic Risk
Most static risks are pure risks	They are mainly speculative risks.
They are easily predictable	They are not easily predictable
The society derives no benefit or gain from static risk. Static risks are always harmful.	The society derives some benefits from dynamic risk.
Static risks are present in an unchanging economy.	Dynamic risks are only present in a changing economy
Static risks affect only individuals or very few individuals.	Dynamic risk affect large number of Individuals.

Pricing the risk

Static losses appear periodically and are generally predictable. Because of this predictability static risks are easier addressed through insurance.

FINANCIAL CHALLENGES

OBLIGATIONS

Contractual Benefit package foresees Insurance for life for spouse of a deceased staff member as well as after service health insurance coverage subject to specific conditions being met.

This creates liabilities for the employer that according to IPSAS must be calculated and disclosed.

These liabilities belong to the organization, not the health insurance plan: nonetheless any change in benefits, plan design, premium has a direct impact on the value of these obligations.

OPERATIONAL CHALLENGES

Receive invoices from all over the world

All types of languages

Access to healthcare in certain geographic regions

- Automation : data formats vary by country
- Operators need to be aware of different procedures and requirements in different countries.
- Medications with same active molecule have different names in different countries.
- Some geographic areas have limited access to healthcare



THANK YOU



Hôpitaux
Universitaires
Genève

The Swiss healthcare system



The Swiss healthcare system

Confederation of
26 Cantons

26 healthcare policies
26 healthcare plans
1 health insurance

Costs amounting
to **12% of GDP**



Decentralized
healthcare system

A **heavyweight** in
the economy

More than 4% of jobs in Switzerland

Financing of the Healthcare System

Care is financed by health insurers, public authorities, and patients.



Five University Hospitals in Switzerland



Swiss University Medicine Association

The five university hospitals and medical faculties in Switzerland join forces to shape the future of medicine.



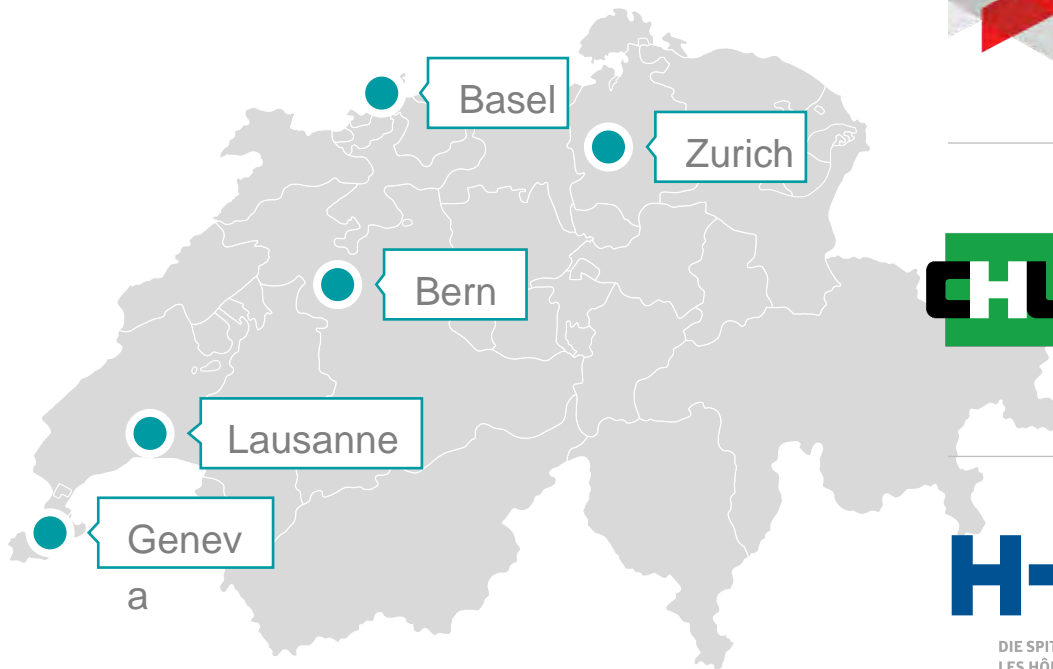
HUG-CHUV Cooperation

Vaud-Genève association with the Romand University Centers (CURs) to ensure the level of expertise in the field of Highly Specialized Medicine (HSM).



Swiss Hospitals

The association comprises 205 hospitals, clinics, and institutions established on 435 sites.



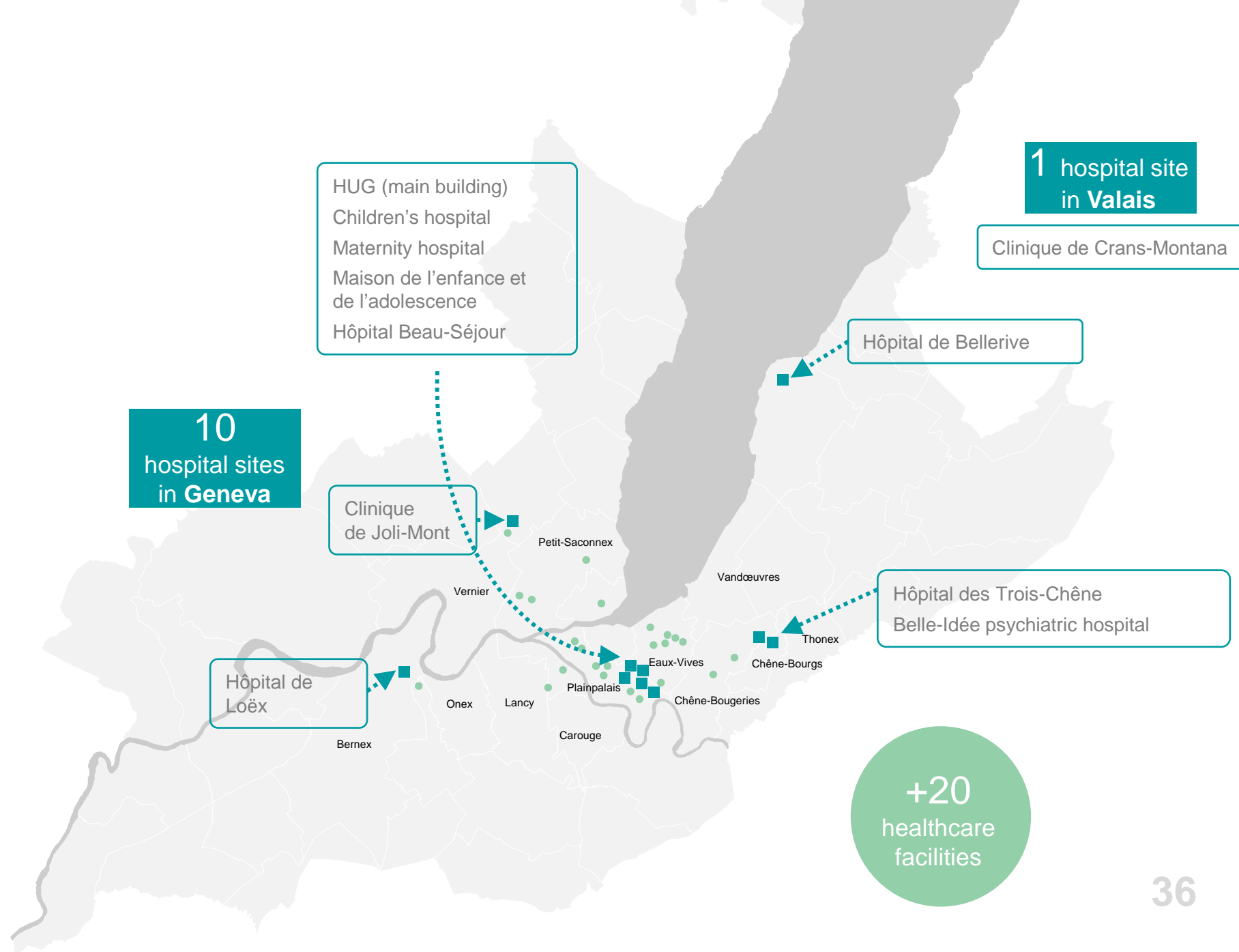


1st University Hospital in Switzerland*

*in terms of volume of activity

The HUG Network

The HUG network covers all medical specialties, from acute care to rehabilitation.





The Missions of HUG

HUG Missions



To care

is to serve a
community of over
500,000 people



To research

is to contribute to the
progress of medicine and
the care of tomorrow.



To teach

is to educate the
next generation



Care (2024 figures)



97%

of patients are satisfied with
the care they receive (2024
figures)

Patient Care

(2024 figures)

255,509

individuals treated
(including 42,195 on
an outpatient basis)

65,539

hospital cases

1,426,897

Consultations
(adults and children)

30,621

surgical procedures

Every 3.5 minutes

1 medical emergency

4,102

births (largest obstetrics
service in Switzerland)

2,083

beds



14
corneal
grafts

43 livers
including 9
transplants in
children

75 allografts
of hematopoietic
stem cells, including
8 in children

9 Langerhans islets
including 3
simultaneous
with 1 kidney

3 pancreases
including 2 combined
with a kidney

67 kidneys
15 of which from living
donors (and 4 combined
with a liver)

Transplantations and grafts (2023 figures)



103 organs
transplanted in 90 patients,
including 9 children



13,620
blood donations



4,434 platelets
collected by the Blood Transfusion
Center of HUG



National Reference Centers

- National Influenza Reference Center (CNRI)
- National Reference Center for Emerging Viral Infections (CRIVE)
- National Meningococcal Center
- National Reference Center for Measles and Rubella
- Transplant Immunology Unit and National Reference Laboratory for Histocompatibility (IUT/LNRH)
- Swiss Childhood Liver Center

HUG Centers of Excellence

+15 centers specialized in an organ or pathology

Center for hepatobiliary and pancreatic disorders

Cancer center

Cardiovascular center

Patient therapeutic education center

Center for medical genomics

Obesity and bariatric surgery center

Center for emerging viral diseases

Center for advanced age medicine

Center for musculoskeletal medicine & sports medicine

Primary care medicine center

Memory center

HUG neurocenter

Clinical research center

Palliative care and supportive care center

Swiss pediatric liver center

Vaccinology center



Highly Specialized Medicine (HSM)

Several mandates from the Swiss Conference of Health Directors are awarded to HUG due to their expertise in specialist fields, sophisticated equipment, the ability of hospital teams to meet quality standards, and to innovate.

These mandates are in the following medical specialties: highly specialized complex visceral surgery; cochlear implants; complex neurosurgery and neuroradiology; pediatric oncology; highly specialized pediatrics and pediatric surgery; complex stroke treatment; treatment of severe injuries; allogeneic hematopoietic stem cell transplants in adults; organ transplants (kidney, liver, pancreas, and Langerhans islet).



Recognized Quality and Safety of Care

smartermedicine

Choosing Wisely Switzerland

HUG is the first university hospital in Switzerland to have received the smarter medicine label awarded by the association.

Smarter Medicine is a Swiss healthcare initiative aimed at promoting evidence-based medical practices and reducing unnecessary treatments that may not benefit patients.

The initiative focuses on five key recommendations to avoid over-diagnosis and overtreatment, ensuring better patient outcome and cost-effective care:

1. Avoid imaging for non-specific low back pain within the first 6 weeks;
2. Do not perform PSA screening for prostate cancer without discussing potential risks and benefits;
3. Refrain from prescribing antibiotics for uncomplicated upper respiratory tract infections;
4. Avoid preoperative chest radiography in patients without clinical suspicion of intrathoracic pathology;
5. Do not continue long-term treatment of gastrointestinal symptoms with proton pump inhibitors without titrating to the lowest effective dose.



Research (2024 figures)



Budget of

CHF +190 million



211

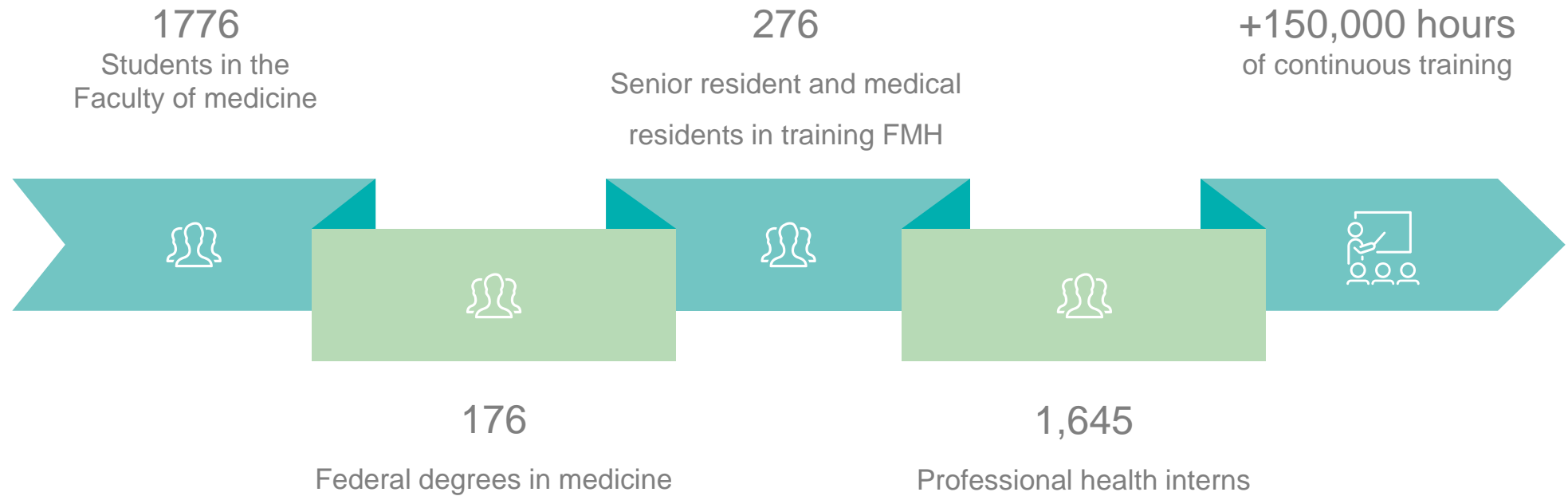
research groups



~ 970

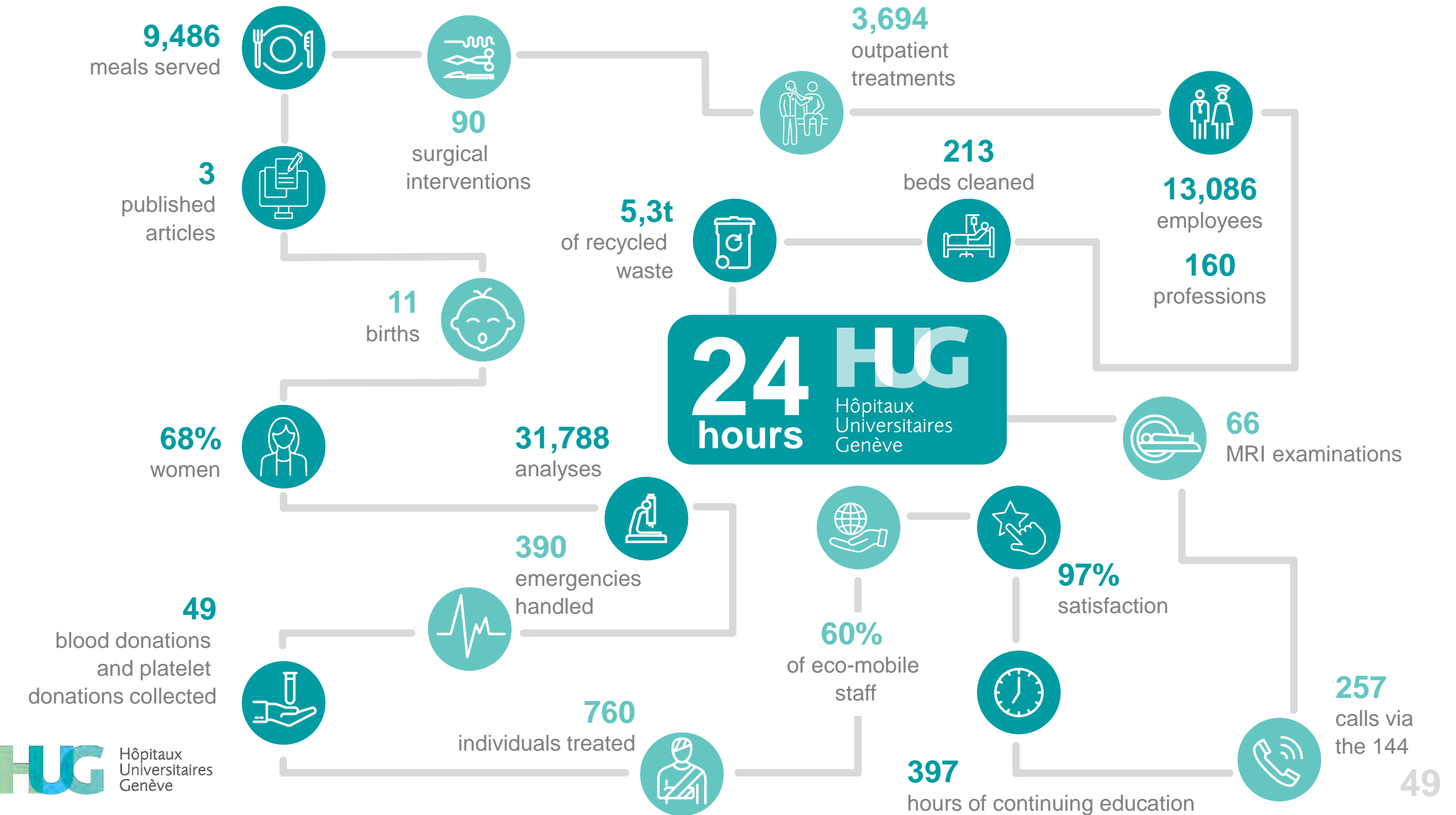
articles per year published
in journals with editorial
policies

Teaching (2024 figures)



Key Figures







Equipment

- 9 MRIs
- 7 multi-detector CT scanners
- 2 PET-CT and 2 SPECT-CT
- 7 intervention rooms (angiography, cardiology)
- 1 medical cyclotron
- 2 EOS2 systems
- 3 particle accelerators
- 1 hyperbaric chamber
- 1 radio-oncology scanner

The Institution

VOTRE DOSSIER EST-IL À JOUR ?

Avez-vous changé :

- ▶ d'assurance maladie depuis votre dernière déclaration ?
 - ▶ de nom, de prénom ou de numéro de téléphone ?
 - ▶ de médecin traitant ?
- pour la mise à jour de votre dossier administratif.

* Vous devez déclarer ces changements à votre médecin traitant ou à votre médecin conseil.

HUG



Human Resources

(2024 figures)

68,4%

women

31.6%

men

13,086

employees

~43 years

average age

160

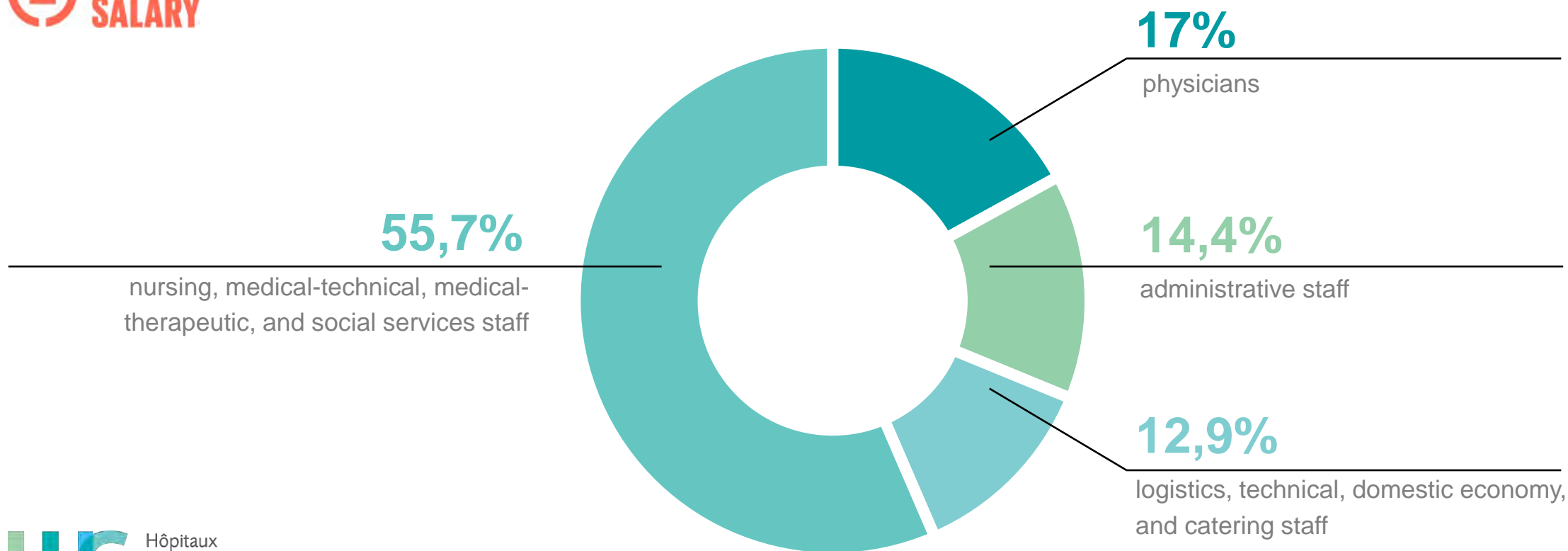
professions





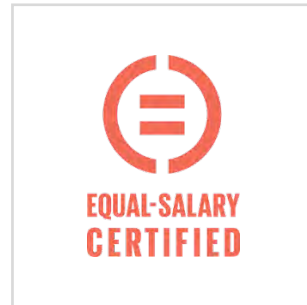
Staff Distribution

(2024 figures)



Social and Environmental Responsibility

HUG has adopted a sustainability strategy for 2030, accompanied by an action plan to innovate and meet future challenges. They actively contribute to achieving the United Nations Sustainable Development Goals (SDGs).



A few accomplishments

(2024 figures)



58%

of HUG vehicles are electric



40%

renewable energy



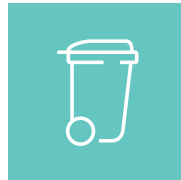
73%

Swiss meat



60%

of staff are eco-mobile



+0.5%

total waste weight
(compared to 2023)



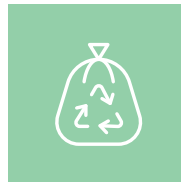
22,5%

vegetarian daily specials



10

Care units engaged in the
internal “eco-units” labeling



46%

waste recycling rate



11,694

reusable containers in circulation
within HUG (takeaway meals)



ArtHUG

For 25 years, ArtHUG has ensured the presence of culture across all HUG sites.

Access to culture is a **fundamental right** that does not stop at the hospital doors. At HUG, Art contributes to holistic care, **as complementary treatment** to conventional medicine.

The significant role of Arts is now recognized by WHO, who emphasizes the arts as an innovative tool for preventive care, rehabilitation, and health promotion.



Innovation Center

Platform for exchanges and collective intelligence: gathering, enhancing and implementing the best ideas.

Technology transfer (with UNITEC): promotion of projects, business development, creation of startups, co-development of new solutions with external partners.

In 2024



6

"catalyzed"
projects



1

invention
declarations



4

patents
filed



1

startup
launched

Major Projects



Recent Achievements

New adult emergency room



New heliport

allowing two helicopters to land simultaneously.



Childhood and Adolescence House



Ongoing Major Projects

Geneva outpatient Surgery Center (HUG-Hirslanden partnership) and new HUG facilities for foot surgery, hand surgery, dermatological surgery, and ophthalmology consultations.



Ongoing Major Projects

Future Children's Hospital - A hospital that integrates children, families, and their loved ones while offering better working conditions to employees through facilities that meet their expectations.



HUG Internationally





Therapeutic
patient
education



Research
and training in
mental health



Telemedicine
and e-health



Epidemic and
pandemic
diseases



Humanitarian
medicine and
disaster
management



Infection
prevention
and control
Antibiotic
resistance

Geneva: Health Capital



World Health
Organization

HUG serves as a hub for World Health Organization (WHO) collaborating centers in the six areas listed on this slide.



International Organizations

In addition to WHO, HUG actively collaborates with the following international organizations (non-exhaustive list):

- CERN (European Organization for Nuclear Research)
- UNOG (United Nations Office at Geneva)
- UICC (Union for International Cancer Control)
- IHF (International Hospital Federation)

... and :

- Organizations such as Gavi, the Vaccine Alliance, and the Global Fund to Fight AIDS, Tuberculosis, and Malaria
- ICRC (International Committee of the Red Cross)
- Terre des hommes, Médecins Sans Frontières (MSF), the World Bank



Humanitarian Engagement and Cooperation

Over 45 years of humanitarian partnerships and international cooperation as well as support for development aid

Humanitarian Missions

- Occasional medical interventions, provision of HUG staff

Cooperation projects

Teaching, expertise transfers (medical, care) in partner hospitals

- Hosting of doctors and caregivers at HUG for training
- Operational research
- Assessments of healthcare systems and training needs
- Expertise sharing

HUG Pool: emergency medical aid for natural disasters or severe health crises in collaboration with the Swiss Agency for Development and Cooperation (SDC)

FOLLOW US



Access to private healthcare in Geneva

Olivier Schmitt
CEO

October 9, 2025



Hôpital
de
La Tour





 **swiss** olympic
MEDICAL CENTER



An aerial photograph of a modern architectural complex. The image shows a large, multi-story building with a dark, sloped roof and a courtyard area with green lawns and paved walkways. A river or canal is visible in the lower right corner. The text 'Agenda' is overlaid in a light blue color.

Agenda

1

Geneva Private Cliniques Association

2

Hôpital de La Tour

3

Health insurance system and options in Switzerland

4

FAQ for new Swiss residents

1 Geneva Private Cliniques Association



Genève-Cliniques Members

GENÈVE
CLINIQUES

ASSOCIATION DES CLINIQUES PRIVÉES DE GENÈVE

www.geneve-cliniques.ch

8 members:

Hôpital de La Tour
Clinique Générale-Beaulieu
Hirslanden Clinique des Grangettes
Hirslanden Clinique La Colline
Clinique Belmont
Clinique Les Hauts d'Anières
Clinique de la Plaine
Clinique de Maisonneuve

Proven experience in centres of excellence:

Mother and child
Oncology
Cardiology
Orthopedics and sports medicine
Specialised surgery
Addiction treatment
Rehabilitation



607

NUMBER OF BEDS



2,456

COLLABORATORS



2'009

BIRTHS



24,677

HOSPITALIZATIONS

Genève-Cliniques Map



Hôpital de La Tour



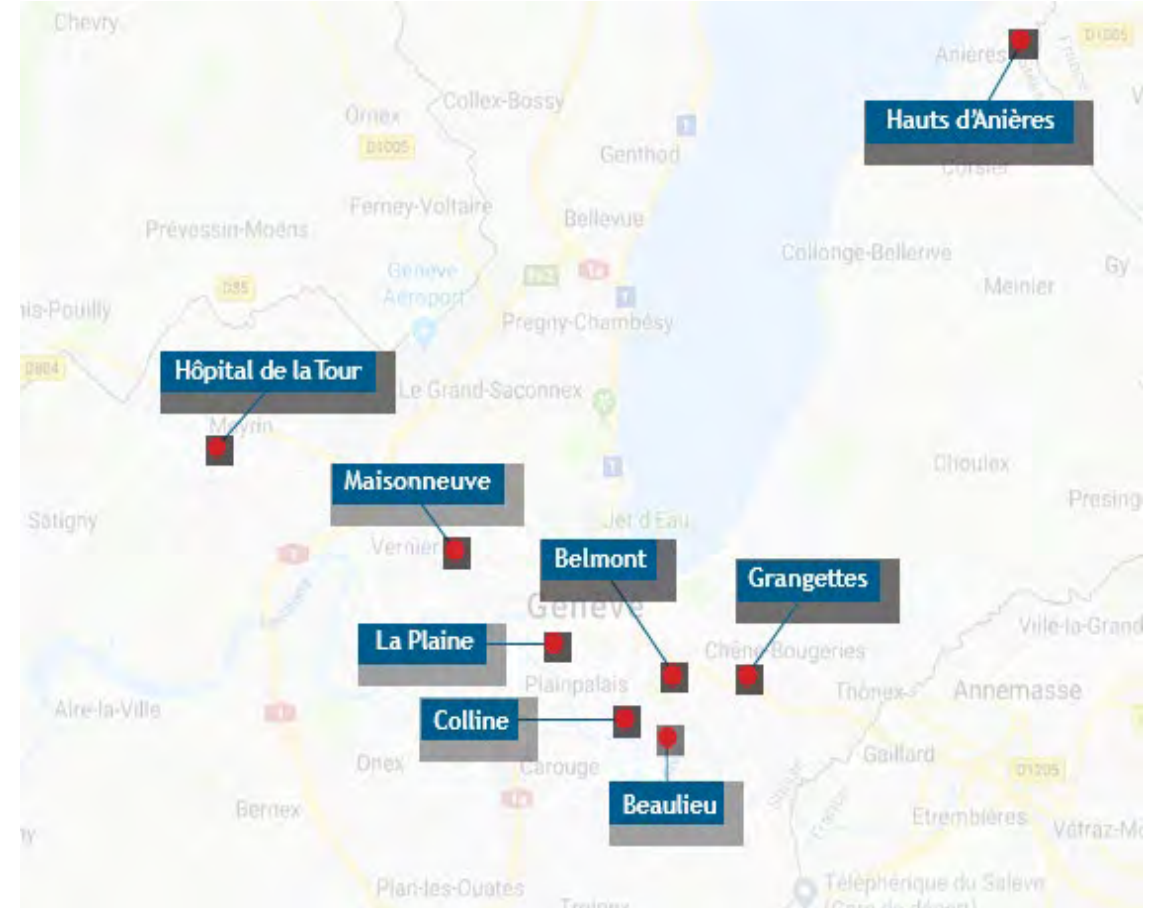
Clinique Les Hauts d'Anières







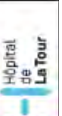
Hirslanden Clinique des Grangettes



Clinique Générale Beaulieu



Establishments recognized by the canton

Soins aigus somatiques et maisons de naissance		Soins aigus somatiques				
Valable dès le 1er octobre 2025						
Prestations						
		Clinique de la Plaine	Clinique Générale Besulieu	Hirslanden - Clinique des Grangettes	Hirslanden - Clinique La Colline	Hôpital de La Tour
	Paquet de base					
BP	Paquet de base chirurgie et médecine interne					
BPE	Paquet de base pour les fournisseurs de					
	Dermatologie					
	Oto-rhino-laryngologie					
	Neurochirurgie					
	Neurologie					
	Ophtalmologie					
	Endocrinologie					
	Gastroentérologie					
	Chirurgie viscérale					
	Hématologie					
	Vaisseaux					
	Cœur					
	Néphrologie					
	Urologie					
	Pneumologie					
	Chirurgie thoracique					
	Transplantations					
	Appareil locomoteur					
	Rhumatologie					
	Gynécologie					
	Obstétrique					
	Nouveau-nés					
	(Radio-)oncologie					
	Blessures graves					

2 Hôpital de La Tour



Hôpital de La Tour – Your Health. Our Priority.

KEY FIGURES



A ward covering all surgical,
interventional and medical specialties.



1'239

employees



511

independent doctors



31

medical specialties



8'542

admissions



6'816

surgical procedures



460

deliveries



44'735

inpatient days



461'309

outpatient visits



34'770

emergency visits



52

trainee doctors

Hôpital de La Tour – Your Health. Our Priority.

>1500

Caregivers, doctors,
and support staff

60

Specialists

172

Beds

11

Operating theatres

24/7

ER

10

Intensive care beds, including 8
recognized as SSMI

6

Intermediate Care Beds

9

Cardiopulmonary beds (Cardiology,
Pulmonology, Cardiac and Thoracic
Surgery)

16

Beds in the digestive and general
surgery department

16

Beds in the orthopaedic department

48

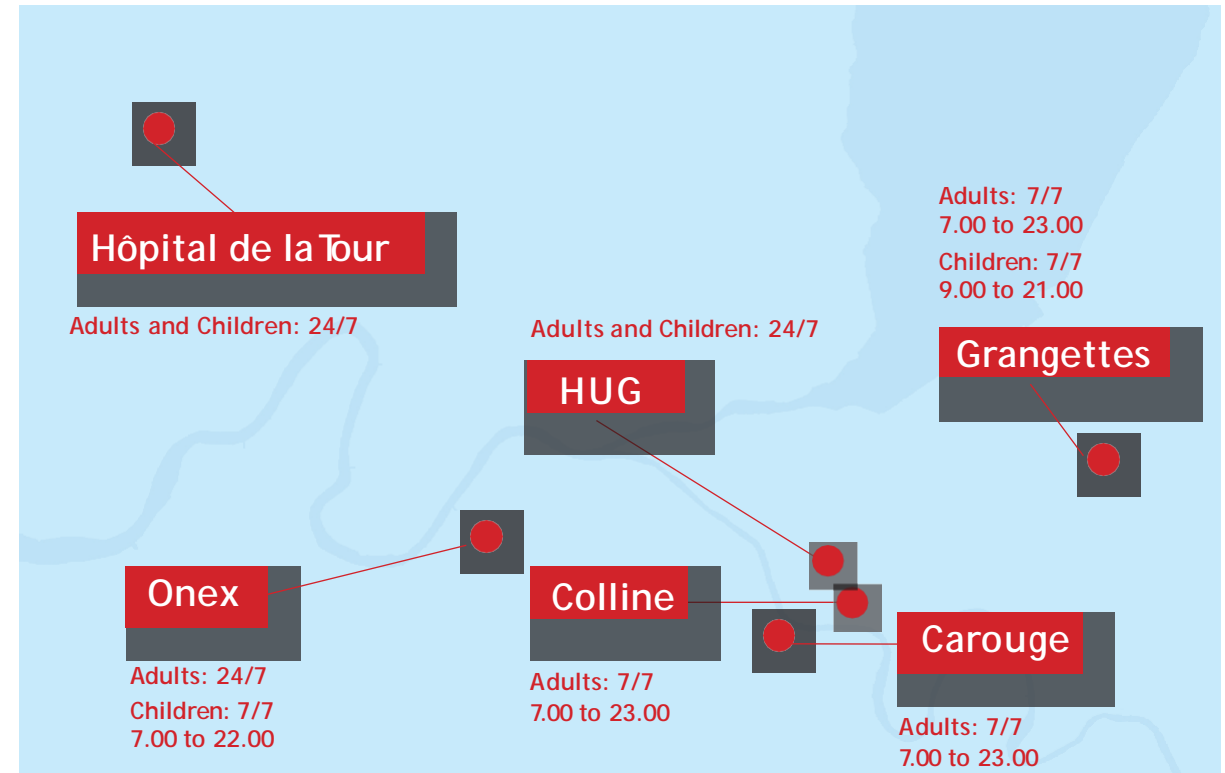
Beds in the internal medicine
department

Emergency Units in Geneva

General Emergency number 144

- First assessment by telephone
- An ambulance is not always provided
- Use only in absolute need (waiting list)
- Know where the closest EU is from you (App)
- Adults vs Children emergency

24/7 at home doctor's consultation



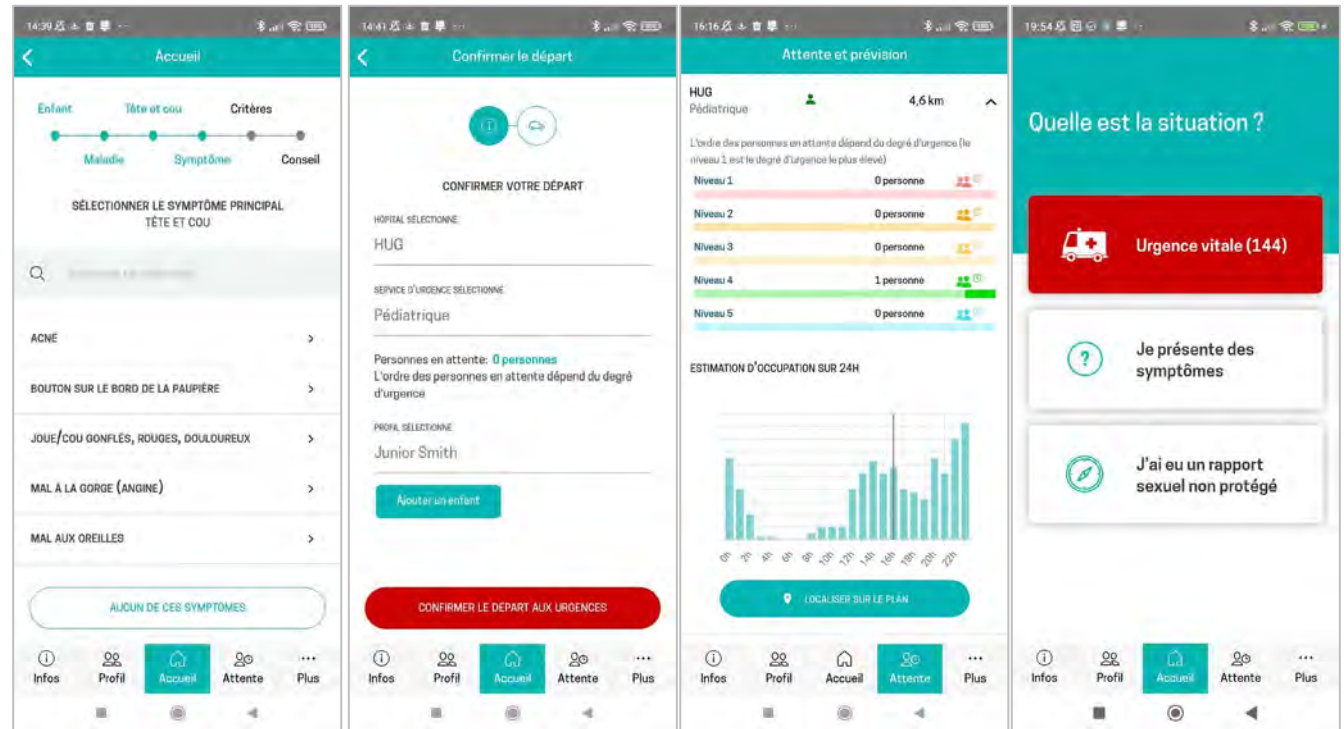
Emergency Services App : InfoMed



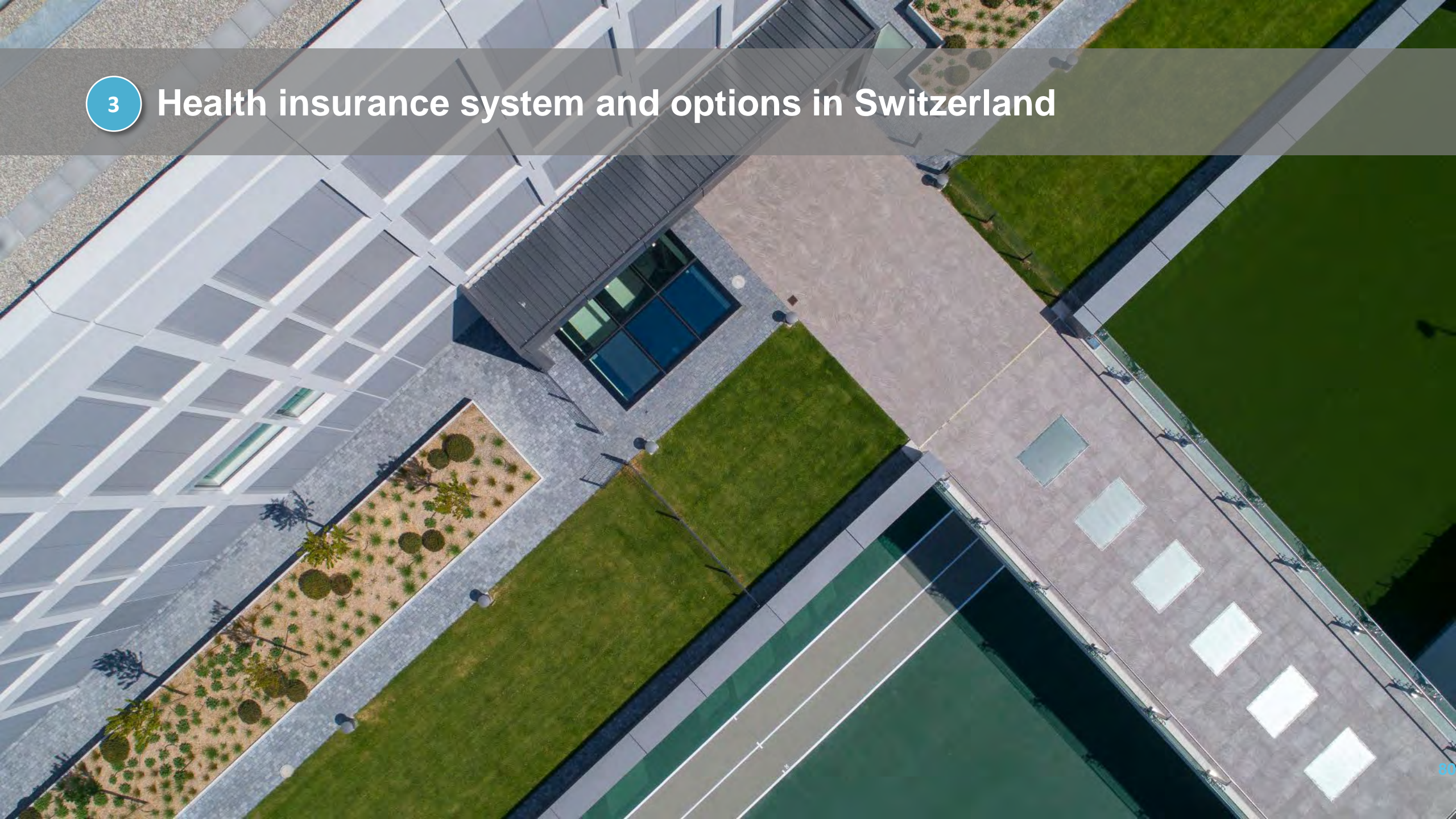
The InfoMed app from Geneva University Hospitals (HUG) allows you to assess your symptoms yourself and determine whether you need urgent medical attention.

InfoMed offers the following services:

- Advice on what to do depending on your symptoms.
- Real-time information on how busy the waiting rooms are in the various emergency departments.



3 Health insurance system and options in Switzerland



Overview of health insurance in Switzerland

Depending on where you work and live, you will either need to be insured in the Swiss **OR** the international system

Swiss system

International system

Basic coverage

- Access to most facilities
- General good quality
- Emergency care

Mandatory coverage
“LAMal”

Full coverage
(basic + supplementary)
for UN, WHO,
ILO, CERN and
international
insurance
companies

Supplementary coverage
(hospitalization)

- Choice of physician
- Choice of hospital
- Faster access
- Comfort (private room...)

Recommended
“(half) private”
coverage with a
Swiss insurer

Specificity: accident (as opposed to sickness)

Swiss system

The accident insurance is mandatory and covers workplace accidents as well as non-workplace accidents.

It is the responsibility of employers to insure their employees for the basic accident coverage

Some employers provide a supplementary coverage (“private”)

International system

The international organizations and coverage plans by private international insurance companies cover accident and sickness without differentiation.

Types of care: inpatient vs outpatient

Inpatient care

Care counts as inpatient care if it meets one of the following criteria:

- Care lasting at least 24 hours
- Care lasting less than 24 hours if a bed is occupied overnight and you have been admitted to a care unit (not the emergency department)

Outpatient care

Outpatient care allows you to return home on the same day. This includes medical consultations, diagnostic investigations, such as medical imaging examinations, and some surgical procedures.

Examples of insurances companies that offer supplementary coverage (“private”)

Swiss system

Major Swiss health insurers :

Groupe Mutuel, CSS, Helsana, Sanitas,
Swica, Visana, Allianz, EGK, ÖKK,
Sympany

International system

Major international organizations /
health insurers with whom we have
comprehensive agreements :

UN, WHO, ILO, CERN (UNIQA)

+

Allianz, April, AXA, BUPA, CIGNA,
International SOS, Medigo, VYV

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FAQ for new Swiss residents



Tips to make your access to medical care easier

➤ How to find a doctor in Geneva?



Dedicated coordination team at La Tour
022 719 64 64
international@latour.ch

➤ How to get a doctor's consultation at home?

Sos médecins 022 748 49 50

➤ How does pharmacy works in Switzerland ?

- Working days: usual working hours (08h00 – 19h00)
- Nights/weekends/public holidays : Pharmacy on duty 0848 848 110
or www.apo24.ch

➤ Do I have to provide advance payment for my medical care?

Depending on your health assurance contract terms

➤ Out of pocket expenses

- Health insurance contract including monthly settlements
- Insurance deductible system



Caring for you
as we would for
ourselves

PRACTICAL GUIDE FOR NEWCOMERS

A practical guide to facilitate your settlement and integration before your arrival in Geneva and during your stay.

1. Practical information (video/brochure)
2. Housing in Geneva
3. Welcome Programme



NEXT EVENTS & CONFERENCES

Thursday, 16 October	Conversation Exchange Programme (BEL) get together
Saturday, 18 October	Excursion: visit RTS (Radio Télévision Suisse)
Tuesday, 4 November	Dual Careers: Spouses/partners - how to succeed with your job search
Thursday, 20 November	CAGI Welcome Coffee



CENTRE D'ACCUEIL DE LA GENÈVE INTERNATIONALE
INTERNATIONAL GENEVA WELCOME CENTRE

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1202 Genève

