

# Exemption from Compulsory Swiss Health Insurance

*(Non EU/EFTA resident students)*

---

Swiss law requires all residents, including students, to be enrolled with a Swiss health insurance provider ('LAMal' law). Students at Franklin University Switzerland have the right to apply for an exemption from this obligation, but they must demonstrate to the Swiss authorities that they benefit from a level of health insurance that is at least equivalent to that required by LAMal and that is valid in Switzerland. Every student's situation is different, and it is appropriate that each student's family make an informed decision about how to comply with Swiss law and safeguard the student's health while at FUS. This document is intended to help provide the information necessary for making that decision.

In practical terms, FUS discourages requesting exemption, primarily due to the difficulties presented by the application, billing and reimbursement processes. When students are insured through FUS-approved provider SWICA, Franklin handles all of the administrative aspects and bill processing, while students with exemptions are responsible for managing their own bills and documentation. Handling bills and reimbursement procedures can pose a significant distraction for a student, so where possible, FUS recommends enrollment in the SWICA Global Care policy.

The application for exemption is a five-page form that must be completed and signed by the home provider. It must be sent to the Office of Student Life with all other required documentation in order for an exemption request to be submitted to the Canton Ticino Department of Health, which reviews the form and then accepts or rejects the request. The response can take up to six months, but the exemption is usually pre-dated to the month in which the application was submitted. In the interim period of residence, the student is automatically covered by the SWICA Global Care package offered by FUS.

Once the request is submitted, it is not possible to revoke the exemption process. Notably, if the application is rejected, the student will no longer be eligible for the SWICA Global Care policy, but will be required to enroll in the normal (and more expensive) basic SWICA health insurance package required by Swiss Law.

If the application for exemption is accepted, Franklin's involvement in the student's health insurance ceases, and the student is then responsible for paying and processing any medical bills, providing appropriate documentation to the home provider for reimbursement, and procuring and paying for translation services where required by the home provider. Following approval, Franklin will bill the student for the Global Care policy premiums for the period of residence in Switzerland prior to the exemption date and for any medical bills incurred between the exemption date and the approval date. From the approval date forward, the student will be responsible for paying any emergency or surgical procedures up front with cash or credit card, and for eventually obtaining reimbursement by providing appropriate documentation to the home provider. Many providers require documentation to be translated from the local Swiss language to the provider's by official translators, which can be quite expensive. In the event the student decides to seek exemption, FUS recommends consultation with the home provider regarding documentation prior to submitting the application.

Finally, the exemption expires the same day as the Swiss Resident Permit. Continuing students must therefore recompile and resubmit the entire application for the following year to renew the exemption. Students who decide not to renew will be automatically enrolled in the SWICA Global Care policy for the following year of residence.

I have read and understood the exemption information.

---

Student Name

---

Signature *(if under 18, signed by parent or guardian)*

---

Date