

## Insurance Guidebook

Tips and information for the mother-to-be and her child



## Tips for the mother

- For benefits for motherhood\* in the basic insurance neither a deductible rate nor retention has to be paid. Often it is not obvious to the health insurance company which expenses are linked to motherhood. It is best the care provider states on the invoice that motherhood is the case.
- Especially with hospital supplementary insurances, a qualifying period in the case of motherhood applies. This means that in the case of motherhood full coverage in a semi-private or private ward is only applied after a certain time period. This time period varies depending on the provider. Generally, this supplementary insurance has to be taken out at least 365 days before the claim for benefits.
- Furthermore, it has to be checked whether existing supplementary insurances include benefits in the case of motherhood.

\* includes pregnancy and delivery as well as the time after birth (childbed and lactation period)

## Tips for the child

- For children, the basic deductible rate is CHF 0. Higher deductible rates for children are not worthwhile as parents with small children often go to the doctor.
- Parents and child do not have to take out insurances with the same health insurance company. Family offers sound good – but if you compare the health insurance companies, you can save considerably more.

## Basic insurance for the mother

### Benefits before birth

- 7 check-ups
- 2 ultrasonic check-ups  
(11th – 14th and 20th – 23rd week of pregnancy)
- Contribution of CHF 100 for birth preparation course

### Benefits at birth

- Full coverage in the general ward of a hospital or in a birth centre according to the hospital list of the canton of residence or for a home birth

### Benefits after birth

- Care at home by a midwife up to 10 days after birth
- 3 breastfeeding consultations with a midwife or a breastfeeding consultant
- 1 check-up 6 – 10 weeks after delivery

### High-risk pregnancy

In the case of a high-risk pregnancy (e.g. multiple pregnancy, existing illnesses such as diabetes), the benefits mentioned above and additional measures after medical assessment are covered by the basic insurance.

## Supplementary insurances for the mother

### **Semi-private or private ward**

These hospital supplementary insurances enable a free choice of doctor, a stay in a 1 or 2 bed room and cover the costs of delivery in a private clinic or outside the canton of residence. Depending on the type of supplementary insurance, the costs for delivery and a stay at a birth centre which is not on the cantonal hospital list are covered.

### **General ward whole of Switzerland**

For the coverage of delivery costs outside the canton of residence in the general ward of a hospital, the hospital supplementary insurance “general ward whole of Switzerland” is sufficient.

### **Outpatient supplementary insurances**

Depending on the type of insurance offered, outpatient supplementary insurances also pay contributions for alternative medicine, recovery courses or a household help.

## Basic insurance for the child

### **Registration**

Insurance for the child can already be taken out before birth. 3 months after birth, at the latest, the child has to be registered with a health insurance company. Expenses are taken over retroactively from the beginning of the insurance (date of birth).

### **Benefits**

The benefits of basic insurance are the same with all health insurance companies and cover all medically necessary points (including preventive medical check-ups and vaccinations).

### **Accident insurance**

Accident coverage is compulsory for children and has to be taken out as well with the insurance company.

## Supplementary insurances for the child

### **Semi-private or private ward**

Swiss childrens' clinics do not have private wards. In rare cases a 1 or 2 bedroom is available, however, occupancy is not guaranteed. A semi-private or private hospital supplementary insurance guarantees only a free choice of doctor or treatment of the child by the head of department, apart from the extension of the coverage onto the whole of Switzerland. This supplementary insurance can generally only be taken out after the birth of the child.

### **General ward whole of Switzerland**

This hospital supplementary insurance is then recommended if the parents wish to choose a children's clinic. This supplementary insurance can already be taken out before the birth of the child.

### **Outpatient supplementary insurances**

A supplementary insurance for tooth position corrections is very much recommended. Half of all children sooner or later need an expensive tooth position correction. Depending on the insurance company, such insurance has to be taken out at birth or at the latest before the first visit to the dentist. In the case of other outpatient supplementary insurances it is worthwhile taking a look at the individual needs.

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