



Horizon 9

Information Bulletin for Migrants in Geneva

Health, health insurance and subsidy

In Switzerland, there is a health insurance for all persons living regularly in Switzerland (meaning living here on a daily basis, with or without a residency permit). Those who have insurance pay a monthly premium. In exchange, if you get ill, are pregnant or have an accident, the insurance will cover the cost of most of your doctors' appointments and prescription medicines. It is also possible for undocumented adults to have health insurance, but the monthly premiums are very expensive.

For children

For your child to be able to attend school, he/she must have health insurance. For this, you must make an appointment with the consultation *École et suivi social* at CCSI if your child is over 4 years of age. For children under the age of 4, please make an appointment with the consultation *Petite enfance, santé et genre* at CCSI. If your child was born at the maternity in Geneva, the social services there will take care of the first steps.

For the CCSI to be able to take on your case, you must live in the canton of Geneva (i.e. not in neighboring France or in another canton). Once the administrative proceedings have been taken care of, you will receive an insurance card.

⚠ Certain persons may call you or come to your door saying you must change insurance or take on a new contract, etc. **DO NOT SIGN ANYTHING, CONTACT CCSI** for all matters regarding your health insurance: a bad contract might be very risky.

Subsidy

If your income is low, your children have a right to a subsidy (financial help from the state) for health insurance. It is a right that will not affect any other proceedings you might have initiated, such as a request for a residency permit. The subsidy must be requested each year. You must have an insurance card to get it. If you don't have it yet, call your insurance company or ask CCSI.

The subsidy does not cover the entire monthly premium

for children. Every month, you will have to pay a few francs. If you have complementary insurances (i.e. in addition to the basic health insurance), you will have to pay for them in full: they are never included in the subsidy.

In some cases, it is possible to lower your monthly payments. If you already have a pediatrician, you can give his/her name to your insurance company or make an appointment at CCSI. We will help you get a reduction on your monthly payment.

It takes time for the subsidy to be registered. In the meantime, it is best to pay the monthly bills yourself, you will be reimbursed later.

⚠ If you cannot pay the bills **CALL YOUR INSURANCE** to request delayed payment. Some insurance companies will agree to block your bills until the subsidy comes through.

ALWAYS BRING A COPY OF THE SUBSIDY TO CCSI. If you don't have it, ask for a copy at the Service de l'Assurance Maladie: 022 546 19 00.

Care and costs

You can freely choose the pediatrician for your child's care (CCSI can recommend someone who speaks your language). When you need to go see the doctor, make an appointment and bring your health insurance card or a copy of the contract to the consultation.

⚠ If you cannot go to the appointment, call to cancel at the latest 24h beforehand, otherwise you will have to pay for the missed consultation.

IN CASE OF EMERGENCY, GO TO THE HOSPITAL (pediatric emergency).

Hospital bills and prescription medicines are generally paid directly by the insurance company to the

hospital or pharmacy. The insurance will then send you the bill for your part of the costs. However, regular doctors' bills will come to your home directly. Send a copy of the sheet called "justificatif de remboursement" to your insurance company, who will reimburse you. You will then be able to pay the doctor's bill. For your child's care, you will have to cover 10% of the costs (which will be detailed in the "décompte de prestations").

⚠ If you cannot pay the doctor's bill in time, please call your doctor's office and request a delay.

Dental care

Dental care is not covered by the basic health insurance. If you need dental

care, you can visit the dental clinic in relation with your child's school. CCSI can provide you with a document regarding your income ("attestation de salaire").

2016 subsidy

For the 2016 subsidy, you can make an appointment as of December 2015!

Leaving Switzerland?

PLEASE TELL US so that we can cancel your health insurance after you have left.

New address?

Leaving Geneva?

Please let us know if you change addresses or phone numbers. If you move, you must also tell the insurance company.

CCSI	Monday	Tuesday	Wednesday	Thursday	Friday
08h00-09h30					
09h30-11h30					
12h00-13h30					
13h30-16h30					

If you have an appointment outside of these hours, please wait, we will come to fetch you in the hall.

Phone Phone + Reception

CCSI kindly requests a 50.- contribution per year for the treatment of your case (the amount can be negotiated in cases of financial difficulties). Your participation is vital for CCSI because our funding does not cover our costs. Many thanks in advance!