



Horizon 17

Information bulletin for migrants in Geneva

Family reunification: do not miss the deadline

If you have children over 12 years of age and you want to bring them over to Switzerland, please know that the time limit for family reunification is very short. If none of the adults in the family are EU nationals, **the request for family reunification must be introduced in the year that follows the marriage or the day you got your permit.**

If you are in this situation, please contact a legal service quickly to get help for the procedure. Our information service can tell you about the legal services available in Geneva.

Health insurance after regularization: caution!

You have recently obtained a residency permit and signed a health insurance contract. Your monthly bills seem higher than expected and you see « supplément de prime » mentioned on your bill. This "supplément" (additional fee) is a penalty imposed by health insurance providers on persons who did not contract insurance as soon as they arrived in Switzerland.

CCSI can inform you about the procedure to follow in order not to have to pay this additional fee. Ask about this at reception or during your next appointment at CCSI.

Primary school: registration

Any child living in Geneva, regardless of his/her legal status, has the right and the obligation to go to school. This year, **children born before 01 August 2015** start school on **26 August 2019**.

To be accepted at school, your child must have health insurance. CCSI is in charge of affiliation for children without a residence permit. Make an appointment, and come with the official identification for the child and his/her legal guardian, as well as your address. Your child will be able to start school as soon as you have come to CCSI.

Parascolaire and school meals for children

Depending on your income, you could benefit from **free** parascolaire (after-school) activities, regardless of where you live in Geneva. Leave the green form filled in and signed at the reception at CCSI.

If you live in the city of Geneva and your income is within the range, CCSI can request **free school meals** for your child. Please come with a copy of the health insurance subsidy certificate and valid passports. For residents of other cities, please ask CCSI if financial aid is available.

Once you have obtained the exoneration, you do not need to bring the invoices to CCSI, you can discard them without paying them. Caution, you will still have to pay the fixed fees (*cotisation*), and the meals your child didn't attend without a valid excuse.

Daycare

It is very difficult to find a place in daycare for pre-school children in Geneva. CCSI can help you increase your chances, but cannot guarantee a place. If you live or work in Geneva city, go to the Bureau d'Information de la Petite Enfance (BIPE, rue du Cendrier 8). If you live in another area in the canton of Geneva, you must go to the Secteur de la Petite Enfance of your commune – if there is one. If not, pre-register your child in the daycare center(s) closest to your home or workplace. To do so, you must present your child's insurance certificate.

CCSI can write a letter of recommendation to support your request. For this, you will need to make an appointment between **January and end of March 2020** with the *Childhood, education and health* consultation at CCSI, so that your child can start daycare as of August. Please note that there is no guarantee that your child will have a place in daycare. The cost of monthly payments depends on your income. There are currently no financial aids for those costs.

Health insurance subsidy

You must request the subsidy (financial aid from the State for health insurance) for your child's health insurance each year **by 30 November**. If you haven't done so yet, please make an appointment with CCSI and bring the 2019 insurance policy with you. This year, you need to **provide the following documents**:

- a) If you have family benefits (allocations familiales), you need to bring a statement of the sums you received in 2018.
- b) If you (as an adult) have health insurance, please bring your 2019 insurance policy/ies.
- c) Please bring your bus passes.

If you have a permit or are taxed at source (directly deducted from your salary), other documents are requested. Please ask the reception what to bring to the appointment.

As soon as you receive the subsidy, please bring a copy of the certificate to our reception with your name and phone number.

The subsidy is a right based on your income. **Requesting it will not affect other proceedings, such as the request for a residency permit.** Only children residing in the canton of Geneva have the right to the health insurance subsidy. CCSI cannot request the subsidy for children living in neighboring France.

The subsidy covers your child's premium up to 100.- maximum. Every month, you will have to pay whatever exceeds 100.-. If you have supplemental health insurance, you will have to pay for it entirely; it is never covered by the subsidy.

It often takes time for the insurance company to register your subsidy. In the meantime, it is best to pay the first bills yourself (they will be reimbursed later), or to contact CCSI so that we can try to block the bills.

Health insurance: caution!

If a person calls you on the telephone or comes to your door saying you must change insurance or take on a new contract, **DO NOT SIGN ANYTHING!** Contact CCSI for all matters regarding your health insurance.

Help for managing your bills

Are you having a hard time dealing with health insurance bills? Do you wonder what the difference is between a "décompte de primes" and a "justificatif de remboursement"? Do you want to know how to request reimbursement for a doctor's bill?

We offer a **free** and **individual service** to help families that are being followed by CCSI manage your child's health insurance bills. You receive many documents from the health insurance provider (policy, benefit statements, refund requests, etc.). It is very important to organize these documents properly, so as to respect payment deadlines. At CCSI, we will help you understand these various documents, and explain how to file and organize your child's health insurance bills.

To access this service, please make an appointment or come directly to the reception at CCSI on Wednesdays as of 2.30 pm. Please note: this service is **only for families who are already being followed by CCSI.**

How to change health insurance providers

Every year it is possible to change health insurance providers, for example in order to lower the cost of your monthly premiums. To change health insurance providers, you must send a registered letter (« recommandée ») to the insurance company you want to leave before 20 November 2019.

For your request to be accepted, it is necessary to **pay all the bills** from your former insurance (including the one for the December premium!). If you do not pay all the pending bills, the change will not be registered and you will not be able to leave that provider.

Civil responsibility insurance

Civil responsibility insurance (assurance responsabilité civile or RC) covers damages caused to other people by yourself or your family (e.g. your child breaks the neighbor's window playing football, or you scratch a car in a parking lot).

This insurance is recommended for all, and is compulsory to register your child at daycare, for holiday camps, to rent an apartment or drive a car. It costs approximately CHF 120.- per year, and covers you and your minor children living with you. You can sign up for this insurance at any time during the year. Ask for information at your next appointment at CCSI.