

Health insurance and the sickness funds

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Health insurance in Switzerland developed from the mutual aid societies of the guilds and the workers' movement. In the nineteenth century, sickness funds, the *Krankenkassen*, were founded by workers, employers, municipalities and churches to provide their members with medical care and sick pay. The Federal Act on Health and Accident Insurance of 1911 regulated the sickness funds and provided federal subsidies, but it did not make health insurance compulsory at federal level.¹

Several cantons, among them Basel-Stadt, introduced compulsory health insurance for parts of their population in the early twentieth century and created public sickness funds. Basel-Stadt founded a public health insurance fund, which later became a private company. Compulsory health insurance for the whole Swiss population was introduced only by the Federal Health Insurance Act of 1994, in force since 1996, which requires every resident to buy basic health insurance from one of the competing health insurers, with premiums that are uniform within each region and insurer regardless of health status.

The cost of health insurance has become one of the most pressing political issues in Switzerland. In Basel-Stadt, the premiums are among the highest in the country. The pharmaceutical companies of Basel are directly affected by the debates on health costs, since the prices of medicines reimbursed by basic health insurance are set by the Federal Office of Public Health. The relationship between the pharmaceutical industry, the health insurers and the state, which Part G examines, is a central feature of the Swiss health system and of the Basel economy.

1 Notes

1. On the development of health insurance in Switzerland (sickness funds, the Federal Act of 1911, cantonal compulsory insurance in some cantons) and the compulsory health insurance under the Federal Health Insurance Act of 18 March 1994 (KVG/LAMaI, SR 832.10), in force since 1996, see the literature on Swiss social insurance. To be verified.



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