

## Health insurance in Basel

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Health insurance, the largest line of insurance by number of policyholders, is organised under a separate regime. The Federal Health Insurance Act, which entered into force on 1 January 1996, made basic health insurance compulsory for all residents and required health insurers to offer it on a non-profit basis.<sup>1</sup> Premiums are fixed per insurer and region without regard to health status, while the federal government subsidises premiums for persons with low incomes through the cantons.

Basel-Stadt has long been among the cantons with the highest health insurance premiums in Switzerland, together with Geneva and Ticino. The reasons include the high density of hospitals and specialised medical services, the age structure of the population and the urban character of the canton.<sup>2</sup> The high premiums are a recurrent subject of cantonal politics and have led Basel-Stadt to develop its own instruments of premium reduction. Supplementary health insurance, which is governed by the Insurance Contract Act and supervised by FINMA, remains a private business in which the Basel insurers participate.

### 1 Notes

1. See the Federal Act on Health Insurance (KVG/LAMal) of 18 March 1994, SR 832.10, in force since 1 January 1996, and the Health Insurance Supervision Act (KVAG) of 26 September 2014, SR 832.12. To be verified. ↩

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2. On the average premiums for compulsory health insurance by canton, in which Basel-Stadt ranks among the highest, see the annual premium publications of the Federal Office of Public Health. Rankings to be verified. ↩

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