

Health insurance and the option right

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Health insurance follows the general rule as well: a cross-border commuter working in Switzerland is in principle subject to the compulsory Swiss health insurance under the Federal Act on Health Insurance (LAMal/KVG). For commuters resident in Italy, however, the coordination rules grant an option right. Within three months of taking up employment in Switzerland the commuter may apply to be exempted from Swiss insurance and remain insured in the Italian national health service. The application is made to the cantonal authority on a special form and must be accompanied by a copy of the G permit and proof of Italian health cover that includes treatment in Switzerland and the EU. The option is in principle irrevocable for the duration of the cross-border employment. The commuter and the non-working family members must exercise it together.¹ A commuter who misses the deadline loses the option and may face premium surcharges.

The choice has economic consequences. The Swiss insurance requires a monthly premium that, for persons resident in Italy, typically ranges between CHF 300 and 500, plus an annual deductible of at least CHF 300 and a co-payment of 10 per cent up to CHF 700 a year. In exchange, it gives access to treatment in Switzerland. The Italian national health service is financed by general taxation and requires no premium.² For the old cross-border workers, who pay no Italian income tax, this was one of the arguments that Italy used to justify the health levy discussed in the previous section.

1 Telework and social security

Telework also affects social insurance. Under the ordinary coordination rules a person who works in two or more States and performs a substantial part of the activity, at least 25 per cent, in the State of residence becomes subject to the legislation of that State. A commuter who works from home

in Italy for more than a quarter of the time would thus become subject to Italian social security. To avoid this result, a number of States, Switzerland among them, concluded a multilateral framework agreement on crossborder telework under Art. 16 of the Regulation. It entered into force on 1 July 2023 and allows telework of up to 49.9 per cent of working time without a change of the applicable legislation, on application by the employer. Italy joined with effect from 1 January 2024.³ Swiss employers apply through their AHV compensation fund for an A1 certificate, which is valid for at most three years. Below the 25 per cent threshold the ordinary rules apply and no special application is needed. In practice, the tax limit of 25 per cent under the protocol of 2024 is stricter than the social security limit of the framework agreement. An employer who wants to avoid any change in the status of its cross-border staff should keep telework below a quarter of working time.

2 Notes

1. Canton of Graubünden, Ufficio dell'igiene pubblica, FAQ frontalieri (exemption from compulsory health insurance), <https://www.gr.ch/DE/institutionen/verwaltung/djsg/ga/Krankenversicherung/KVG-Befreiung/Dok%20KVG-Befreiungen/FAQ%20frontalieri.pdf>. ↩
2. "Frontalieri, premi LAMal e SSN", Tio.ch, 2026, <https://www.tio.ch/newsblog/valute-e-frontiere/1925692/frontalieri-premi-lamal-svizzera-franchi-ssn-casse-malati>. ↩
3. Federal Social Insurance Office (FSIO), "Telelavoro", <https://www.bsv.admin.ch/it/telelavoro>. ↩

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