



Medication

What is reimbursed?

The concept in a nutshell

In Switzerland, Swissmedic, the Swiss Agency for Therapeutic Products, decides whether a medication complies with the statutory requirements of safety, efficacy and quality, and then whether it will be approved for sale.

Mandatory health care insurance pays for the medication provided by conventional and complementary medicine if the criteria of effectiveness, appropriateness and economy are met. These criteria are laid down in the Swiss federal law on health insurance (KVG/LAMal), and health insurance companies must adhere to them during the control of benefits.

The supplementary insurances of CONCORDIA DIVERSA^{premium}, DIVERSA^{plus}, DIVERSA^{care} and DIVERSA, as well as NATURA^{plus} and NATURA, also contribute to the costs of medication. However, as with basic insurance, certain criteria must be met here as well. For the supplementary insurances, these criteria are defined in the Additional Insurance Terms and Conditions.

What does that mean for you?

Chronically ill patients, in particular, who take medication on a long-term basis, can be affected by high costs.

Which costs are taken over by mandatory health care insurance?

According to the Swiss federal law on health insurance (KVG/LAMal), the health insurance companies reimburse medication from mandatory health care insurance if it has been prescribed by a doctor and is listed in the Specialities List of the Swiss Federal Office of Public Health (BAG/OFSP/UFSP/FOPH).

Complementary medicine remedies are reimbursed from mandatory health care insurance if they belong to the methods of anthroposophic medicine, traditional Chinese medicine, homoeopathy or phytotherapy. A prescription given by a doctor with appropriate training is necessary.

How is cost sharing from the CONCORDIA supplementary insurances regulated?

For medically prescribed medication that is not on the Specialities List, but is approved by Swissmedic, the supplementary insurances DIVERSA^{premium}, DIVERSA^{plus}, DIVERSA^{care} and DIVERSA take over 50–75% of the costs.

The supplementary insurances NATURA^{plus} and NATURA participate in the costs of complementary medicine remedies, with 75% up to a defined maximum amount per year, when these remedies are provided by naturopaths or therapists. CONCORDIA keeps a list of recognised therapists.



Here is how you can find out more

Please contact your local CONCORDIA agency if you have questions regarding the cost sharing provided by CONCORDIA.

www.concordia.ch



Do you have any questions? Write to us. You can reach us at healthcompass@concordia.ch.

My notes



Bundesplatz 15 · 6002 Lucerne · Phone +41 41 228 01 11
info@concordia.ch · www.concordia.ch