

Schweizerischer verband für Gemeinschaftsaufgaben der Krankenversicherer Fédération suisse pour täches communes des assureurs-maladie Federazione svizzera per compiti comunitari degli assicuratori malattia Swiss association for joint tasks of health insurers

FAQ: dialysis on holiday

Can I travel outside Switzerland as a dialysis patient?

Yes, an existing condition should not prevent you from travelling, and you can go abroad if your physical condition permits.

What do I have to bear in mind when travelling abroad as a dialysis patient? Before you leave, you need to contact a dialysis centre in your destination country to book an appointment.

How much will dialysis cost abroad?

Dialysis costs vary considerably from country to country. Make sure to find out what your dialysis will cost before you arrive.

Will my health insurance cover the cost of my dialysis while I am abroad?

As rule, yes, but there are differences depending on whether or not you are travelling to an EU/EFTA country.

I am travelling to an EU/EFTA country where my European Health Insurance Card is accepted.

What do I have to bear in mind?

Please clarify in advance whether the foreign dialysis centre accepts the European Health Insurance Card. If the card is *not* accepted, the same conditions of cover apply as in a **NON**-EU/EFTA country (see below).

If it is accepted, the rules on coordination set out in EU/EFTA Regulation 883/2004 apply, i.e. your dialysis treatment will be subject to the conditions and charges that apply in the destination country.

What does that mean in terms of costs?

Your health insurance will cover the cost only to the extent provided for in the destination country.

If the treatment is more expensive than it would be in Switzerland, or if certain services are not classed as compulsory in the destination country, you may have to pay the difference yourself.

I am travelling to a non-EU/EFTA country or an EU/EFTA country where my European Health Insurance Card is not accepted.

Which costs will be covered?

If you are travelling to a country that is not a member of the EU or EFTA or does not accept the European Health Insurance Card, you will have to pay the costs yourself and submit a claim for reimbursement on your return. Please send the original bill to the Swiss association for joint tasks of health insurers (SVK) for verification.



What does that mean in terms of costs?

In this case, Art. 36 para. 4 of the Health Insurance Ordinance states that your health insurance will reimburse up to a maximum of double the cost that would be reimbursed in Switzerland.

Can I take medicines from Switzerland with me?

The exporting of medicines is subject to the Narcotics Act. You can find all the information you need on travelling with medicines on the website of swissmedic, the Swiss Agency for Therapeutic Products.

Make sure to find out about the import restrictions in your destination country well in advance.