

# LAA/UVG reminder

## Payment of invoices under compulsory (LAA/UVG) and supplemental accident insurance in Switzerland

In the event of an accident, insured persons are entitled to the appropriate medical treatment. When necessary, they are free to choose their doctor, dentist, chiropractor, pharmacy or the hospital to which they wish to be admitted.

Supplemental insurance can cover the additional costs.

With regard to the reimbursement of expenses, two systems coexist: the third-party payer and third-party guarantor systems.

### Third-party payer system

Under the third-party payer system, the healthcare provider sends a detailed and comprehensive invoice to the insurer. It also sends all the necessary information enabling the insurer to verify the calculation of the remuneration and the economic nature of the service, in accordance with Article 54(a) of the Federal Law on Accident Insurance (LAA/UVG). In this case, the insurer is the debtor of the remuneration due to the healthcare provider.

### Third-party guarantor system

Under the third-party guarantor system, the healthcare provider sends a detailed and comprehensive invoice to his/her patient. In this case, the insured person is the debtor of the remuneration due to the healthcare provider.

In order for the insured person to receive a refund, the complete and detailed invoice must be sent to the insurer, along with the insured person's financial details.

### Summary

#### Invoices under the basic insurance (LAA/UVG)

The Federal Law on Accident Insurance (LAA/UVG) provides for the third-party payer system. As a result, invoices are paid directly to healthcare providers. If Groupe Mutuel receives an invoice under the third-party guarantor system, it will request that it is rectified (with a few exceptions, such as for invoices from pharmacies, fitness centres, family help facilities or transport companies (e.g. Transport Handicap)).

#### Invoices under supplemental insurance (LAAC/ZUVG)



If an insured person sends an invoice under the third-party guarantor system to Groupe Mutuel for payment under supplemental insurance, Groupe Mutuel reimburses the insured person for the invoice.



If an insured person, broker or employer sends an invoice under the third-party guarantor system to Groupe Mutuel and asks for the invoice to be paid directly to the healthcare provider, the request is accepted.



If Groupe Mutuel receives a hospital invoice for care in a private or semi-private ward, under the third-party payer system, it will reimburse the healthcare provider directly.

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Groupe Mutuel Holding SA Rue des Cèdres 5 CH-1919 Martigny 0848 803 777 / [groupemutuel.ch](http://groupemutuel.ch)

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