

mag

# The mental health of young women is deteriorating

Read the story of Anna Margolfo

groupemutuel

August 2025

**Decoding:** the figure

# 17.2%

**that is the significant rise in healthcare costs, and therefore premiums, over the last four years.**

Groupe Mutuel expects that healthcare costs for 2024 will have risen by around 4%. The impact of this cost increase on premiums for 2026 will be known in September.

This is the fourth consecutive increase. It is worth remembering that since 1996, when the Federal Law on Health Insurance (LAMal/KVG) was introduced, the average increase was just 3%.

In 2020, COVID-19 brought about a major change in the cost trend in basic health insurance (AOS/OKP) with costs falling by -0.3%. Since then, a sharp catch-up took place in 2021, with a 6.6% increase. This increase continued with 3.3% in 2022 and 3.3% in 2023.



## Impressum

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printed in  
**switzerland**



# Health: what if your insurance became (truly) easy to understand?



## Discover EVA, and ask her all your questions.

This virtual assistant provides you with information 24/7 on your coverage, the amounts reimbursed and the conditions for reimbursement. For you and your loved ones.

No more doubts – we've made it simple!



Read more about EVA

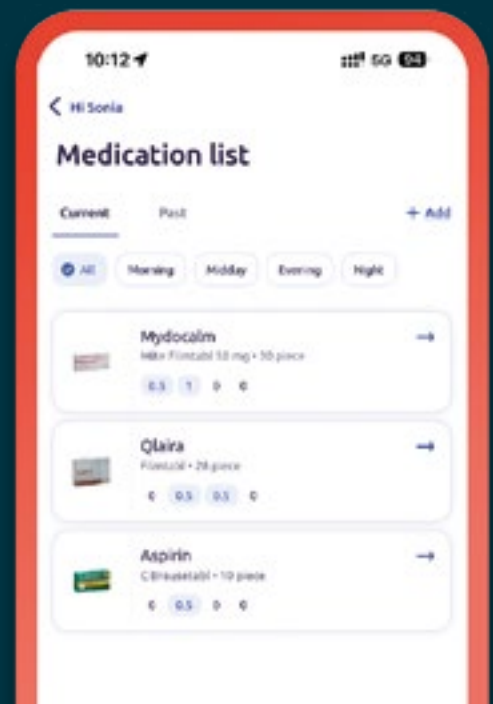
Find EVA in the main menu of the Groupe Mutuel application

## Your medical information at your fingertips with our partner Compassana

- Find your medicines
- Renew your prescriptions
- Save your medical reports
- Make an appointment online with your doctor



Find out more about the Compassana application



# Three recommendations for dealing with mental issues

1

Temporary periods of irritability, sadness or lack of energy  
Less interest in activities  
Temporary doubts or insecurity  
Occasional difficulty falling or staying asleep  
Stress due to an identifiable cause

**That's all part of life. Don't worry! Take care of yourself and don't take on too much.**

2

Persistent negative mood for more than two weeks  
Change in appetite  
Trouble sleeping  
Difficulty concentrating  
Social isolation (friends, family)  
Feelings of emptiness or despair  
Intrusive thoughts or constant worry

**Talk to someone you trust and seek professional help.**

## Immediate help

[depressions.ch/urgence](https://depressions.ch/urgence)

List of crisis intervention centres (CIC) available 24/7

**143 / 143.ch**

La Main Tendue

**144**

Emergency services

**147 / 147.ch**

Helpline for young people (Pro Juventute)

**0848 35 45 55 / elternnotruf.ch**

Emergency line for parents

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## Further advice and information

[santepsy.ch](https://santepsy.ch)

Information and contact details for French-speaking Switzerland and Ticino

[infoentraidesuisse.ch](https://infoentraidesuisse.ch)

Directory of regional self-help centres and groups (Fondation Entraide Suisse)

[ciao.ch](https://ciao.ch)

Information and contact details for young people aged 11 to 20

**0840 00 00 62 / promentesana.org**

Psychosocial and legal advice  
(Pro Mente Sana association for French-speaking Switzerland)

[psychologie.ch](https://psychologie.ch)

Search for FSP-licensed psychotherapists

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## Take care of yourself

Have open conversations

Maintain relationships

Adopt a healthy lifestyle

Explore new ideas

Acknowledge your own value

Accept support



Intense psychological suffering

Uncontrollable and overwhelming emotions

Suicidal thoughts

Impaired consciousness

Loss of contact with reality

Danger to self or others

**You are precious! Seek professional help immediately. Now!**

Our new savings insurance, Global Vie Invest, offers the opportunity to invest your capital at an attractive capital return with a single premium, while protecting your loved ones in the event of death.

# Invest money and protect your family? It's possible!

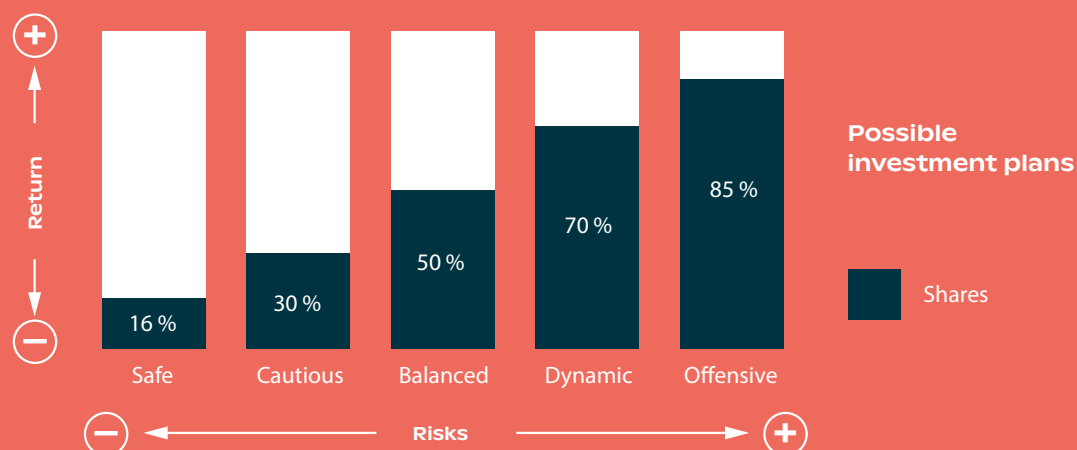
## How does it work?

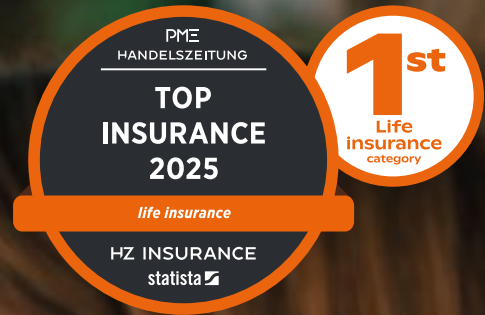
You invest a one-time amount starting at CHF 10,000 and benefit from investment in strategic investment funds from our partner Swisscanto, in line with your risk profile.

At the end of the agreed term, you receive the value of your fund shares. In the event of death, your loved ones receive the guaranteed capital.

## Advantages

- o Professional investment management
- o Risk diversification
- o Coverage in the event of death
- o Tax benefits for contributions from the age of 60





**Did you forget to contribute to your 3a pillar account this year? This will no longer be a problem from 2026 onwards!**

Beginning in 2026, it will be possible for the first time to make retroactive payments into your third pillar account if the maximum contribution for a given year was not fully used up.

**Important: only contribution gaps from 2025 onwards can be filled. Furthermore, a contribution gap for a specific year can only be filled with a single lump-sum payment.**

## Case study: the mental health of young women

Suicide remains a taboo subject. Women are especially at risk of suicidal thoughts. **Anna Margolfo**, a psychologist by profession and also a volunteer with the association STOP SUICIDE, shares her experience and tells us how it has opened new doors for her.

“You are not alone, many people go through these struggles and get through them with support!”

### **Anna, when did you first realise that something was wrong?**

My first crisis happened when I was 15 and was the result of a combination of factors. The uncertainty in my romantic life, into which I was investing all my energy, along with my relationship with school, family and friends, led to my unhappiness. I became isolated and thought that everyone hated me. Things calmed down when I was around 17, but came back more

: intensely between the ages of 20 and  
: 22. This emotional distress mainly took  
: the form of anxiety and depression  
: and suicidal thoughts. I was eating  
: very little, spending a lot of time in bed  
: and not taking care of myself.

: At the time, there wasn't as much  
: awareness or prevention around  
: mental health issues and people were  
: less informed about how to identify  
: them.

## Case study: the mental health of young women

### What were the first steps you took to get better?

The second time I had a breakdown, I cut off all my unhealthy social relationships and kept only those that were positive for me. I made my body and mental health a priority. I also saw several psychotherapists before finding one that suited me. Psychotherapy was fundamental to my recovery.

### Which activities helped you the most?

Aside from therapy with a psychologist, whom I still see today, walking in the countryside, reconnecting with myself, and doing small, simple activities like painting, reading, or having a skincare routine helped me a lot. Spending time with my cat also helps me relax.



### How do you view the issue today?

Mental health is less of a taboo subject today. However, statistics indicate a real sense of urgency, especially with regard to suicide. But prevention, support, and the availability of resources are improving, and progress is being made, especially for young people.

### Why do you think women are more affected by this issue?

I believe it's a systemic issue that affects women more because of their role in society. As a result, they are more exposed, feel more concerned and are therefore more easily motivated to take action.



### What advice would you give to people in the same situation as you?

Above all, avoid isolation and find the courage to talk to people around you who will listen and whom you trust. Even if it's difficult and doesn't work at first, keep trying and ask for help, whether from those around you or from health professionals! You also need to take care of yourself, both physically and mentally. Remember that you are not alone, many people go through these struggles and get through them with support!

## Case study: the mental health of young women

### What has your personal journey taught you?

Today, I am feeling better. Above all, I have learned to focus on myself - my body and my mental health. I've also been able to rely on the support and trust of professionals as well as those close to me. One of my best friends is a psychologist and is also deeply involved in mental health, which has helped me and continues to help me today. My role as a volunteer at STOP SUICIDE allows me to raise awareness about suicide and provide tools by sharing available resources. Today, as a psychologist myself, I have a better understanding of the subject and can help others in turn.

#### **In Switzerland, suicide is the leading cause of death among 15-29-year-olds.**

The association STOP SUICIDE has been working for 25 years to break taboos, challenge misconceptions and encourage young people to seek help, while providing information about available resources. Through its campaigns, workshops, and training sessions, it informs, supports, and redirects people, using a holistic approach.

**For more information:**

**[www.stopsuicide.ch](http://www.stopsuicide.ch)**

#### **Young women are particularly affected by mental health issues.**

In 2022, 23.1% of girls aged 15 to 19 had suicidal thoughts, and more than 7% had attempted suicide in the previous five years. Among women aged 15 to 24 (Obsan, 2024):

- 25% show symptoms of severe anxiety
- 30% show symptoms of severe depression
- 29% show signs of social phobia

### The mental well-being of young people and women is a cause for concern

Even though nearly 60% of Swiss people rate their mental health as "good" or "very good" (according to a survey by Groupe Mutuel and the GfK institute), young people and women are a source of concern:

- **18% of women** describe their mental health as very good (compared to 25% of men)
- **14% of those under 34** describe their mental health as very good (compared to more than half of those aged 55 and over)
- **40% of women and young people** report feeling stressed very often (compared to 21% of men and 12% of those over 55)
- **More than half of those under 34** have felt lonely at some point (compared to a quarter of those aged 55 and over)
- **A quarter of the Swiss population** has undergone treatment for mental health issues
- Work is the **number one cause of stress**

**Case study:** the mental health of young women



# New TARDOC tariff and outpatient flat rates: **more efficient and more transparent.**

**The new TARDOC tariff and outpatient flat rates will come into effect on 1 January 2026. This major change in the tariff structure will not affect insured persons.**

The changes are designed to make the healthcare system more efficient, transparent, and fair, while ensuring better quality of care for patients.

TARDOC will replace the current TARMED system, which has been in use for 17 years. TARDOC is a modern tariff structure that includes specific codes for each medical service, allowing for more accurate and up-to-date billing.



The new tariff includes around 1,370 codes, compared to 4,600 in the TARMED system.

TARDOC includes dedicated chapters for general practitioners, pediatricians, and psychiatrists, making billing easier and enhancing the value of their services.

In addition, telemedicine consultations have been integrated into the system to reflect evolving medical practices. At the same time, outpatient flat rates for doctors and hospitals are being introduced for some standardised and high-cost services. Around 300 flat rates are planned initially.

**These new tariffs aim to avoid extra costs and ensure quality care, while remaining cost-neutral.**

**Important: the last page of your invoices, which includes the QR codes, must be sent to us along with the invoice. This page will allow for automated processing (as with electronic invoices), resulting in faster reimbursement.**

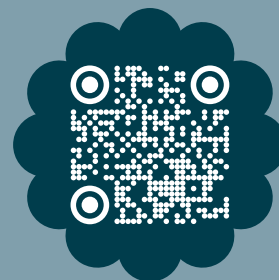


Practical advice

# Are you planning to stay in hospital?

If you have an upcoming surgery or treatment at a hospital, it's important to plan carefully. In addition to consulting your doctor, you should also make sure that your planned stay in a semi-private or private ward is covered by your supplemental insurance.

To make things easier for you, we've added a new hospital search feature on our website. This will allow you to quickly check whether the hospital, clinic, or doctor you have chosen is recognised by Groupe Mutuel, or if there are other factors to take into account.



Scan the QR code to view the list of hospitals, clinics and doctors recognised by Groupe Mutuel

**Before any planned hospital stay, we also strongly recommend that you contact us to ensure that the costs will be covered.**

OBJECTIF THALASSO

## Relax in Tunisia

### How about indulging in some pampering by the sea?

The Royal Thalassa Hotel in Monastir offers various all-inclusive stay options featuring massages, relaxation, fine dining, and pleasure!

- ⇒ **Exclusive offer for Groupe Mutuel policyholders**
- ⇒ **Seven-night discovery stay with three days of spa treatments**, all-inclusive from CHF 750 per person
- ⇒ **One-week wellness stay** all-inclusive from CHF 950 per person

**More information:**  
[www.groupemutuel.ch/leclub/thalasso/EN](http://www.groupemutuel.ch/leclub/thalasso/EN)



### How can I benefit from the offer?

By phone at **0848 85 86 85** or by email at **info@objectif-thalasso.ch**  
Mention the code Groupe Mutuel and your OFSP number when booking.



[info@objectif-thalasso.ch](mailto:info@objectif-thalasso.ch)  
[objectif-thalasso.ch](http://objectif-thalasso.ch)

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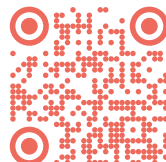
- ⇒ Berdoz offers its expertise to our policyholders and provides **up to 40% discount** on eyeglass frames and prescription sunglasses
- ⇒ They also **offer a free eye exam** and hearing check

**More information:**  
[www.groupemutuel.ch/leclub/berdoz/EN](http://www.groupemutuel.ch/leclub/berdoz/EN)



### How can I benefit from the offer?

Mention that you are insured with **Groupe Mutuel** when you visit the store.



[www.berdoz-vision.ch](http://www.berdoz-vision.ch)

## LAAX

# A break in the heart of nature

Whether you're looking to reconnect with nature, explore new horizons, or simply enjoy a getaway, LAAX offers the perfect solution in the heart of Graubunden.

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**How can I benefit from the offer?**  
Mention the code **GROUPEMUTUEL20** when booking your stay.



## LAAX

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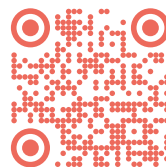
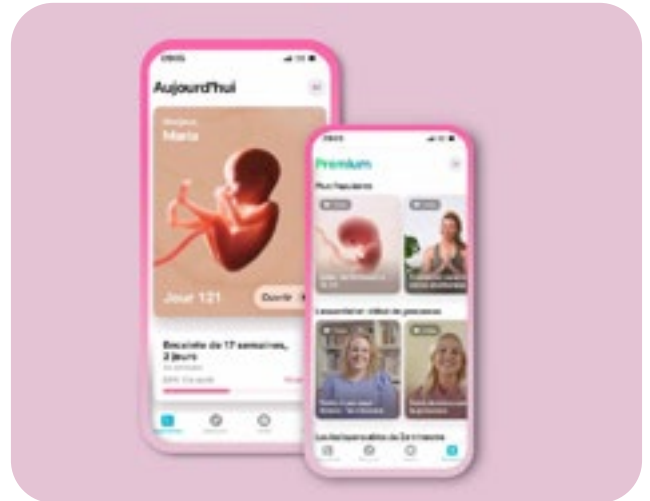
## PREGNANCY+

# Your Premium access is available free of charge

Did you know? Groupe Mutuel offers free Premium access to the most-used pregnancy tracking app in Switzerland for all its policyholders!

- ⇒ **Download** the Pregnancy+ app and create your account
- ⇒ **Log into** your Customer Area on the Groupe Mutuel app
- ⇒ In the section "My Health", scroll down to "To support you", click on "Discover Pregnancy+", then "**Activate Premium**"

**Also discover the new Philips store for Groupe Mutuel policyholders:**  
[www.groupemutuel.ch/leclub/pregnancy](http://www.groupemutuel.ch/leclub/pregnancy)



## PHILIPS



### And that's not all!

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