


Our advice

Find basic health insurance to suit your needs





Four types of alternative compulsory health insurance models are available. All of these models include the benefits covered by basic insurance. What differentiates them is the way they operate and the premium amounts.

Choose one of our alternative models

Standard model

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	Availability
 Standard	Traditional Free choice of doctor	None	None	In all cantons
In the event of a health problem, you are free to choose the doctor you wish to see.				

Alternative models

Name of model	Type of model	Prior obligation in the event of a health problem	Procedure for consulting a healthcare provider other than the one recommended initially	Availability
 PrimaFlex	Flexible model Telemedicine or pharmacy partner GP* optional	Call the telemedicine partner OR go to the pharmacy OR see your GP*	None	In all cantons
In the event of a health problem, you are free to choose which partner you wish to contact.				
 SanaTel	Telemedicine Medical call centre No need to choose a GP*	Contact the medical call center	None	In all cantons
In the event of a health problem, you must first contact the medical call centre.				
 PrimaCare	Family doctor Choose a GP*	See the GP*	Provide a referral voucher signed by a doctor	In all cantons
In the event of a health problem, you must first see your GP*.				
 OptiMed	Health network Choose a GP* in the list of the network (no lists for children)	See the GP*	Provide a referral voucher signed by a doctor	In the following cantons: AG, AI, AR, BE, BL, BS, FR, GE, GR, LU, NE, SG, SH, SO, SZ, TG, UR, VD, VS, ZG, ZH
In the event of a health problem, you must first see your GP*.				

Alternative models help you save money. By agreeing to the terms and conditions of each insurance model, such as seeking prior advice from the telemedicine call centre or joining a health network, you will avoid unnecessary consultations and help reduce health costs. In return, you get to enjoy an attractive premium.

*GP = General Practitioner

» How do I proceed?

To change your compulsory health insurance model:

1. Send us a signed and dated request by email (in PDF format) or by post.
2. Indicate the contact details of the person concerned: first name, name, partner number or AVS/AHV number, alternative model requested.
3. If you choose a model with a family doctor or general practitioner, please indicate the name of the doctor.
If you are using the GMnet/GMapp platforms, the changes can be made directly online, simply by going to the heading of your choice:
 - GMnet: Contracts – Change my contracts – Change insurance model
 - GMapp: Contacts – Write to us – Select the subject – General questions

» Useful to know

The transition from the standard model with a minimum deductible of CHF 300/year for adults and CHF 0 for children to an insurance involving a limited choice of healthcare providers is possible at the earliest on the first day of the month following the request (Art. 100 para. 2 of the Ordinance on Health Insurance).

The transition from the ordinary model with an optional deductible of CHF 500, 1,000, 1,500, 2,000, 2,500 per year for adults and CHF 100, 200, 300, 400, 500 and 600 for children or the transition from an alternative model to another form of insurance is possible at the end of a calendar year, with one month's notice (Art. 100 para. 3 of the Ordinance on Health Insurance).

For OptiMed the doctor must be on the list of doctors approved by the chosen network (the lists of doctors who are members of the network in your canton of residence are available on our website).

Do not hesitate to contact us for any further information.

Best regards,
Groupe Mutuel



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to paper**



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