General practitioner model

General Terms and Conditions of Insurance (GTC)

Contents

I. General provisions

Art. 1 Purpose

[1] The general practitioner (GP) model has the following objectives:

a. contributing to an independent and healthy lifestyle for the insured person;
b. promoting the relationship of trust between GP and patient;
c. coordination of all medical treatments by the selected GP.

[2] The GP coordinates all treatments, operations and stays. The aim is to increase the quality and efficiency of medical services and to save healthcare costs.

Art. 2 Legal basis

[1] Based on the RVK GP system, the following special form of insurance exists under the name general practitioner model pursuant to Art. 62 para. 1 HIA in conjunction with Art. 41 para. 4 HIA.

[2] The general practitioner model stands out in particular through its restricted choice of doctor with regard to the targeted use of resources in the healthcare system within the context of these General Terms and Conditions of Insurance (GTC) .

II. Insurance relationship

Art. 3 Insurance options

In the context of the statutory provisions, general practitioner insurance is available to all interested persons who are resident in the areas in which Sumiswalder operates this form of insurance.

Art. 4 Accession

It is possible to join the general practitioner model from the ordinary health insurance at any time with effect from the first day of the month following the application.

Art. 5 Choice of general practitioner

The insured persons voluntarily limit their choice of doctor by selecting a GP from the list issued by Sumiswalder and always consulting that doctor first in the event of medical treatment.

Art. 6 Changing general practitioner

[1] A change of general practitioner is generally only possible in writing and subject to a notice period of one month to the end of a semester (30 June or 31 December). The insured person may switch to another GP without observing a notice period in the following instances:

a. if the insured person changes residence;
b. in the event of relocation of the practice to another political municipality;
c. in the event of a disagreement between the insured person and the selected GP, subject to the condition that the outgoing GP is informed of the change;
d. if the GP leaves the general practitioner model.

[2] In the event of a change of GP, insured persons are obliged to notify their outgoing GP at least 14 days before the change of doctor and to inform Sumiswalder accordingly.

[3] If the outgoing GP leaves the general practitioner model, the insured persons shall be informed by letter that they must find a new GP. If no new GP is registered, the insured person will be assigned to ordinary compulsory health insurance.

Art. 7 Termination

[1] The insured person can switch from the family doctor model to another insurance form by giving three months' notice, effective as of the end of a calendar year. Upon notification of the new premium, the insured person can change insurance by giving one month's notice, effective as of the end of the month preceding the effective date of the new premium.

[2] Early withdrawal from the general practitioner model is possible at any time under the following conditions:

a. change of residence of the insured person to a region in which Sumiswalder does not operate the general practitioner model. The insured persons shall inform Sumiswalder in such an event;
b. Sumiswalder stops operating the general practitioner model. Sumiswalder shall inform the insured persons in such an event;
c. in the event of a disagreement between the insured person and the GP, subject to the condition that the GP is informed of the change.

[3] In the event of a transfer of residence abroad, the insurance ends on the day of actual departure from Switzerland in any case. Sumiswalder must be notified of the departure.

II. Basic rules

Art. 8 Principle

[1] The general practitioner must always be consulted first for outpatient, semi-inpatient and inpatient treatment as well as when prescribing medication and aids. If necessary, the GP shall refer the insured person to a specialist, a medical assistant or a hospital.

Art. 9 Exceptions

[1] Emergencies:
Emergency treatment is covered by compulsory health insurance regardless of whether the treatment is provided by the GP or an emergency doctor. The general practitioner or the medical examiner of Sumiswalder reserve the right to review the medical necessity.

[2] Gynaecologist:
Sumiswalder grants policyholders freedom of choice for gynaecological examinations and treatments as well as obstetric care by specialists in gynaecology and obstetrics. Before gynaecological surgery, the general practitioner must be consulted and their consent obtained.

[3] Ophthalmologist:
Sumiswalder grants policyholders freedom of choice for ophthalmological examinations and treatments. Before ophthalmological surgery, the GP must be consulted and their consent obtained.

[4] Abroad:
During a temporary stay abroad, insured persons are entitled to receive medically necessary treatment. The GP does not need to be asked for consent. No benefits shall be provided if the insured person goes abroad for the purpose of treatment.

Art. 10 Range of services

With the exception of the free choice of doctor, the general practitioner model guarantees all benefits of compulsory health insurance provided under the HIA.

IV. Premiums

Art. 11 Premium discount

Insured persons under the general practitioner model receive a discount on the premium for compulsory health insurance under the HIA. This is based on the Sumiswalder premium tariff.

Art. 12 Cost contribution

The deductible and cost contribution are regulated in accordance with the premium tariff for compulsory health insurance (HIA).

V. Obligation to cooperate

Art. 13 Information on membership

The insured persons must ensure that the general practitioner is aware of their insurance type (general practitioner model) each time they visit their GP. In emergencies, they identify themselves as people insured under the general practitioner model.

Art. 14 Emergency treatment

If hospital admission or outpatient emergency treatment is required due to an emergency, insured persons are obliged to send their general practitioner a certificate and a medical report of the emergency as soon as possible.

Art. 15 Referrals

[1] Insured persons under the general practitioner model agree to be referred to a specialist, medical assistant or hospital if necessary. This includes the following treatments, operations and stays:

a. examination and treatment orders placed with specialists, service providers in accordance with the Health Insurance Act or arranged outpatient, semi-inpatient or inpatient treatment;
b. recommended operations by specialists (including gynaecologists and ophthalmologists);

c. hospital stays;
d. spa treatments and rehabilitation stays.

[2] At the request of Sumiswalder, insured persons agree to provide evidence that the treatments, operations and stays listed above were arranged by their GP.

Art. 16 Operations

If a specialist (including gynaecologist or ophthalmologist) recommends a surgical procedure, the insured person is obliged to obtain the consent of their general practitioner prior to this operation.

Art. 17 Stays in hospitals and day clinics

With the exception of emergencies, hospital admissions are only permitted with the consent of the general practitioner.

Art. 18 Spa cures and rehabilitation stays

The insured person is obliged to consult their general practitioner at least 14 days before starting a spa treatment or rehabilitation stay if they wish to claim insurance benefits. The general practitioner can only make such a recommendation to Sumiswalder.

Art. 19 Forwarding of patient file in the event of a change in GP

By signing the insurance contract, the insured person agrees that, in the event of a change of GP, a complete patient file may be forwarded directly from the outgoing GP to the insured person's new GP to avoid unnecessary examinations.

VI. Sanctions

Art. 20 Breach of obligation to cooperate and sanctions

[1] If the insured persons repeatedly or seriously breach their obligation to cooperate, Sumiswalder may reduce or withhold benefits altogether. This does not apply if the insured person can prove that the breach of the obligation to cooperate occurred for excusable reasons.

[2] In serious cases, Sumiswalder may exclude the insured person from the general practitioner model.

VII. Miscellaneous

Art. 21 Termination of the insurance model

Sumiswalder may terminate the family doctor model with three months' notice, effective at the end of a calendar year. The insured persons would then be assigned to regular health insurance.

Art. 22 Data transfer and data protection

[1] Sumiswalder and the GPs shall provide each other with the data required for administration.

[2] Sumiswalder regularly sends insured person and service lists to the operator of the RVK general practitioner model to prepare for the GPs.

[3] The insured person consents to Sumiswalder informing the general practitioner of the costs incurred by third-party service providers.

[4] The data transmitted will be used solely for the purpose of verifying compliance with the obligation to cooperate. The data will not be used for any other purpose.

VIII. Final provisions

Art. 23 Relationship to the General Contract Conditions (GCC)

The general practitioner model is a distinct form of insurance. Unless otherwise stipulated in these GTC, the Articles of Association and GTC of Sumiswalder shall apply. The rule of law remains reserved in all cases.

Art. 24 Publication

These insurance terms and conditions are published on the Sumiswalder Health Insurance website.

Art. 25 Entry into force

These insurance terms and conditions were approved by the Board on 24 July 2025 and enter into force on 1 January 2026. All previous provisions have thus become null and void.