CERN Health Insurance Scheme (CHIS): Announcement for “travailleurs frontaliers" regarding the right to opt for a health insurance system

Members of personnel are reminded that their spouses who have “travailleur frontalier” (cross-border commuter) status are obliged to formally choose a health insurance system (Swiss or French) within **three months** of taking up employment in Switzerland.

The choice of health insurance system is irrevocable and cannot be changed at a later date, except under very specific conditions[1].

Those who do not exercise their option risk being automatically enrolled in the Swiss health insurance system (LAMal). In this case, we are bound to inform you that the Swiss insurer has the right to issue a penalty that could amount to the equivalent of several years of contributions, even if your spouse was already insured in France. We therefore recommend that you strictly adhere to this **three months** deadline.

We would also like to remind you that since starting work in Switzerland typically entails **important changes** to the person’s **health insurance status** and/or **the income of their spouse, staff members and fellows must** complete a SHIPID declaration. This must be done within the 30 calendar days following the spouse’s taking up employment in Switzerland or receiving the first payslip communicating the gross income.

Click here to see the procedure for joining a health insurance system.

Tag CHIS

[1] See procedure on p.4 of the “Choice of health insurance system” form *(formulaire du choix du système d'assurance-maladie).*

<table>
<tr><th colspan="4">Procedure for joining a health insurance system: follow the procedure for your chosen scheme</th></tr>
<tr><td></td><td>Switzerland - LAMal</td><td>CERN - CHIS</td><td>France - Social security</td></tr>
<tr><td>Form</td><td colspan="3">“Choice of health insurance system” form (formulaire du choix du système d'assurance-maladie) to be completed in all cases.</td></tr>
<tr><td rowspan="5">Procedure</td><td colspan="2">• Complete sections 1, 2, 4
• In section 5, tick box:
“Affiliation auprès de l’assurance-maladie suisse (LAMal)” (Member of Swiss health insurance scheme (LAMal))
• Date and sign</td><td>• Complete sections 1, 2, 4
• In section 5, tick box:
“ Affiliation au régime français de l’assurance maladie“ (Member of French social security)
• Date and sign</td></tr>
<tr><td colspan="3">Send the form to the Caisse primaire d'assurance-maladie française (CPAM - primary health insurance fund) that serves the area where you live.

For residents in Haute-Savoie <u>only</u>, you can complete the “Choice of health insurance system” form online.</td></tr>
<tr><td colspan="3">The form will be returned with section 6 stamped by the CPAM.
This can take some time, so we advise you to begin the process as soon as possible</td></tr>
<tr><td colspan="3">Send the following to the relevant body in the canton where your spouse is employed within three months:</td></tr>
<tr><td>“Choice of health insurance system” form duly stamped by the CPAM</td><td>• “Choice of health insurance system” form duly stamped by the CPAM
• The “équivalence” form that you have completed and that has been signed by UNIQA.
• An insurance attestation provided by UNIQA on behalf of CHIS</td><td>“Choice of health insurance system” form duly stamped by the CPAM</td></tr>
<tr><td>Cover</td><td>LAMal Health insurance</td><td>CERN - CHIS</td><td>French social security</td></tr>
</table>

Addresses and useful links

Swiss system	Federal office of public health Travailleurs frontaliers working in Switzerland
Relevant body in the canton where employed: Switzerland	**Canton of Geneva** Service de l'assurance-maladie; Route de Frontenex 62; 1207 Genève; Tel. +41 22 546 19 00 **Canton of Vaud** Office vaudois de l'assurance-maladie; Ch. de Mornex 40; 1014 Lausanne; Tel. +41 21 557 47 47; E-mail info.ovam@vd.ch.
French system	Travailleur frontalier working in Switzerland: rights and coverage www.ameli.fr Tel. 3646 from France Tel. +33 1 84 90 36 46 from abroad
CPAM France	**Department of Haute-Savoie (74):** CPAM locations, online form **Department of Ain (01):** CPAM locations