



Aids and transport

Financing

The concept in a nutshell

While organising medical treatments, the question arises, and rightly so, as to which insurance plan is responsible for the reimbursement of costs for necessary patient transports, or for medical aids for coping with everyday life.

Have you had to be taken to the hospital by ambulance due to an emergency? After the hospital stay, were you prescribed physiotherapy, which you should do several times a week?

The following insurances participate in the financing of medical aids and ambulance transport:

- Mandatory health care insurance (OKP/AOS/AOMS) pays for a small part of the medical aids or transport costs.
- The supplementary insurances DIVERSA^{premium}, DIVERSA^{plus}, DIVERSA^{care} and DIVERSA of CONCORDIA also contribute to the costs.
- Swiss old-age and survivors' insurance (AHV/AVS/OASI), supplementary benefits or disability insurance (IV/AI) may also contribute to the cost of medical aids.
- The helplessness allowance is available to every person resident in Switzerland, regardless of income and assets. If you have been suffering from a certain degree of helplessness for at least one year, you can file a request for assistance benefits. These benefits may also be used for the cost share of medical aids or transport.

What does that mean for you?

The financing of patient transport and medical aids depends on personal, financial and health circumstances.

Please inform yourself about the cost sharing involved in medical aids and transport at the competent institutions:

Mandatory health care insurance (OKP/AOS/AOMS)

- Patient transport by ambulance
- Rescue in the event of mortal danger in Switzerland
- Medical aids as per the List of devices and objects of the Swiss federal law on health insurance (KVG/LAMaI)

The supplementary insurances DIVERSA^{premium}, DIVERSA^{plus}, DIVERSA^{care} and DIVERSA of CONCORDIA

- In addition to basic insurance: ambulance transports with special means of transport
- Contributions for travel costs to chemotherapy and radiation therapies
- Further medical aids as per the Additional Insurance Terms and Conditions

Swiss old age and survivors' insurance (AHV/AVS/OASI)

- Defined medical aids for persons with a retirement pension (AHV/AVS/OASI) or supplementary benefits

Disability insurance (IV/AI)

- Medical aids for gainful employment, for functional habituation, for training and education or for independently coping with everyday life.

Further financial support possibilities

- Helplessness allowance
- Supplementary benefits
- Short-term financial bridging assistance from national, cantonal or regional patient organizations



Here is how you can find out more

Please contact your local CONCORDIA agency if you have questions regarding the cost sharing provided by CONCORDIA.

www.concordia.ch

You can obtain information about the cost share from the cantonal **information offices** of the AHV/AVS/OASI-IV/AI.



Do you have any questions? Write to us. You can reach us at

healthcompass@concordia.ch.

My notes



Bound by trust

Bundesplatz 15 · 6002 Lucerne · Phone +41 41 228 01 11
info@concordia.ch · www.concordia.ch