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AQTUELL ³/₂₃

Customer news 3, October 2023



Dear Reader,

First the news of forecast rent rises, then details of much higher electricity costs and, last but not least, information from the Federal Office of Public Health (FOPH) about a steep increase in statutory health insurance premiums: an autumn fraught with unpleasant messages. Many insured members, families in particular, will be obliged to dig deep into their pockets, especially because these factors are all occurring at the same time. The health insurance premium explosion mainly reflects the steep rise in healthcare costs. In the year 2021 alone, expenditure on healthcare in Switzerland rose to 86 billion Swiss francs, equivalent to a 5.9% increase. Basic insurance covers around 36 billion of overall health care costs in Switzerland. Rising premiums are an unpleasant but inevitable consequence of constant healthcare cost inflation. Unfortunately, the upward spiral has not yet been prevented by a sustainable cost-moderating effect. Everyone concerned, especially the political decision-makers, is now challenged because they significantly influence the rules of the game in the healthcare sector and in social health insurance.

Rising costs will also make their mark on Aquilana. However, our robust financial base enables us to cope with this situation. You can continue to rely on Aquilana in future as a fair and competitive partner. Do you have any questions about your present insurance solution or would you like to find out more about ways of making savings? If so, we will be happy to point you to several opportunities, for instance by changing to an alternative insurance model or adjusting your excess sum.

In this edition of **AQTUELL** we report on the premium trend as of 1 January 2024 and also on our outstanding performance in the AmPuls benchmark study, our top rankings on comparison sites and other important news items. I hope you enjoy reading this issue!

Best regards,

Werner Stoller
Chief Executive Officer

How to reach us

Our customer service answers your questions on **+41 56 203 44 22** (Monday to Friday, 8 a.m. to 4.30 p.m.) or by email at kundendienst@aquilana.ch. Or use the message function on our customer portal at www.myaquilana.ch.

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OKP cost forecasts for 2023 and 2024

Healthcare costs are a heavy burden for many Swiss people. Since the adoption of the Health Insurance Act in 1996, basic insurance costs have more than doubled. For years now, healthcare costs have been outpacing wages and gross domestic product. This decoupling of growth rates places an increasingly heavy burden on premium payers' personal budgets. After several years of stable premiums, the situation already changed last year. And the same trend is continuing this year. According to *santésuisse*, the umbrella association of Swiss health insurers, basic insurance costs rose sharply in the first half of 2023 in nearly all service areas. A glance at the different service providers shows that physiotherapy costs had risen by 10% by mid-2023. Worrying trends can also be seen in the hospital inpatients' sector, although an increasing number of surgical operations are being done on outpatients without an overnight stay in hospital (+7%). While nursing home charges have remained almost stable, Spitem and pharmaceutical costs have risen steeply (+5%). Since July 2022, psychotherapists with basic psychological training have been allowed to bill independently via the basic insurance scheme without having to be employed by a psychiatrist. With nearly 6000 psychotherapists, this has not only vastly widened availability, but also brought a drastic cost increase of some 60% for psychotherapeutic treatments. Together with some 3000 independently practising psychiatrists, around 9000 therapists are now able to treat sufferers from mental disorders. In its latest study published in June 2023, the KOF Swiss Economic Institute at ETH Zurich forecasts cantonal per capita OKP cost growth averaging between 2.2% and 6.4% for the year 2023; the highest rate for any canton is expected to reach 9.9%. For 2024, the KOF predicts average cantonal growth rates of between 1.9% and 6.1%. Depending on the canton, the highest forecast growth rate stands at 9.8%.

Premiums track the cost trend

Basic insurance tariff rounds undoubtedly saw the lowest increases countrywide between 2019 and 2022. However, premiums were not always enough to cover the real basic insurance costs. Reserves had to be used to plug the gaps. Health insurers did a great deal to prevent premium rises and even facilitate reductions. At the politicians' re-

quest and against the background of a challenging Covid pandemic, the health insurers drew on their reserves in order to help insured members to the best of their ability. Together with the cost trend, the depletion of reserves and the tough financial market environment, health insurers' solvency ratios were pared back. Healthcare costs have again risen significantly this year. As is well known, premiums reflect costs. Unfortunately, this will be felt painfully by tax and premium payers in the 2024 premium round. To enable the insurers to balance their books next year, a premium increase that covers their costs is essential, not least so as to avoid still higher premium surges later on. A further depletion of their reserves would place individual healthcare insurers in an invidious financial situation. For us too, steep premium adjustments for compulsory healthcare insurance (OKP) on 1 January 2024 have become inevitable. Aquilana's financial budget (reserves and provisions) is robust. That stable foundation must be safeguarded for the long term – in our insured members' own interest. Because an insurance scheme must be healthy if it is to maintain its corporate freedom of action responsibly in its customers' own best interests and be able to meet its obligations to serve its insured members and partners properly and punctually.

2024 OKP premiums in Switzerland

The substantial tariff adjustment forecasts for basic insurance in 2024 have proved largely correct. With an eye to next year, in view of the steep upward cost trend, the risk structure of the inventory of insured persons and the key supervisory law criteria laid down by the FOPH on the occasion of the premium authorisation procedure, basic insurance premiums are bound to be high across our industry. The health insurers, including Aquilana, had to submit their premium proposals for 2024 to the FOPH by 31 July. Depending on the tariff region, our insured members will also have to dig much deeper into their pockets. Our tariff submissions and hence the basic insurance (OKP/CASAMED/SMARTMED) premiums, due to take effect on 1 January 2024, have been reviewed by the supervisory authority; our premium adjustments were approved and in some cases even required at this level.

The OKP tariff adjustment for an adult aged over 26 with an annual excess of CHF 300 with accident cover ranges from **0% to 12%**. **The impacts in percentage or Swiss franc terms on our insured members' personal premium situation will depend on the canton in which they live, the tariff region, age, annual excess, chosen insurance model, inclusion or exclusion of accident cover and on potential discount reductions for the special forms of insurance.** In consequence, the effective individual premium increases may be even higher than the premium changes listed in the table below.

Premium change	Cantons / tariff regions
0%	GL, TG
4%	JU
4.5%	UR
5%	BS, NW, SO
6%	GE, NE, ZH
6.5%	GR, VD
7%	ZG
8%	SH
8.5%	AG
9%	AR, AI, BL, FR, LU, OW, SZ, VS
9.5%	BE tariff region 1
10%	SG
10.5%	BE tariff regions 2 and 3
12%	TI

Compulsory healthcare insurance premium adjustments for adults above the age of 26 with a minimum annual excess of CHF 300 and with accident cover

2024 premiums for KVG single daily allowance insurance

Voluntary daily allowance insurance premiums (insurance against loss of salary) remain unchanged again for the new year.

2024 OKP premiums in the EU

Tariffs for our OKP insurance holders residing in France, Great Britain, Italy, the Netherlands, Portugal and Spain will remain unchanged. The OKP premium for our insured members residing in Germany will increase by 8% and for those living in Austria by 4%; this applies to the tariff base for adults above the age of 26 with accident cover and an ordinary annual excess of CHF 300.

2024 premiums for supplementary insurance schemes: tariffs remain unchanged

Good news for our supplementary insurance holders. There will be no general inflation-linked increase in our VVG insurance product tariffs. Premiums will only be adjusted in the event of an age-related change to a new tariff group. The cost-benefit ratio for our supplementary outpatients (PLUS, TOP, dental care insurance levels I and II) and supplementary inpatients insurances (general, semi-private and private ward) therefore remain particularly attractive.

myAquilana app and customer portal – more user-friendly

At the end of the year, myAquilana will be updated again to enhance user-friendliness for both iOS and Android. We are working on functional improvements and will keep our myAquilana users informed in due time.

At present, we have around 23,900 registered myAquilana users, while the number of digitalised customers exceeds 36,200 (number of insured members who are currently administered via the myAquilana customer portal or app). This is equivalent to an impressive digitalisation rate of 51.5%. We welcome this vote of confidence and thank you for it. If you are not yet a myAquilana user, you can register at any time on www.myaquilana.ch or by downloading the myAquilana app.



Customer satisfaction and all-round image – top marks for Aquilana

With the AmPuls Market Research AG institute, comparis.ch, bonus.ch or on the occasion of our own customer surveys – Aquilana has won many awards again this year.

We are very proud to report that Aquilana has won two podium places in the health insurance tracking benchmark study for 2023 by AmPuls, the independent Lucerne-based market research institute; we ranked number 1 for customer satisfaction and number 2 for our all-round image. Looking at the detailed results, Aquilana again holds a leading position and sets the benchmark in many areas.

As was the case already in 2022, Aquilana was once again delighted to win the top mark of 5.2 in this year's annual satisfaction survey by comparis.ch, ranking number 1. Aquilana also won a place on the podium in the survey by the bonus.ch comparison portal.

These awards confirm our constant commitment to give our customers the best possible experience. We are extremely grateful for the trust placed in us by over 70,000 insured members and for the dedicated support of our own staff. Together we can make the difference!



You can find more info about customer satisfaction here: www.aquilana.ch/ueber-aquilana/kundenzufriedenheit



Sleep: the silent elixir of life

We spend around one-third of our life asleep. But more and more people complain of sleep problems. That has an impact on our well-being and health.

We need a good night's rest to function in the day-time. "While we are asleep, we do not have to cope with any new external input", Christine Blume, sleep researcher at the Centre for Chronobiology at Basel University, points out. Hardly any sensory impressions, fewer pathogens, no cognitive or motor tasks. "An ideal situation to build resources for processes that must work perfectly when we are awake." Sleep is not a passive state, as had been thought for a long time. On the contrary, growth hormones are released in our slumbers, tissue damage is repaired, inflammation relieved and immune defences strengthened. What is more, metabolic products that accumulate when we are awake are cleared from the brain. A good night's rest is also vital to sustain the memory.

Along with movement and diet, good sleep is regarded as a key contributory factor to our health. Most people need between seven and nine hours of sleep. Anyone who claims to get by with just four hours either belongs to a very small minority or is very much mistaken. Studies show that adults who sleep for around eight hours live longest.

But what is to be done if we lie awake night after night? Turn to **page 8** for **useful hints** by sleep therapist Christine Blume.



Fascinating reports from the realm of sleep by science journalist Ilka Knigge and sleep researcher Dr. Christine Blume: www.deutschlandfunknova.de/podcasts/landingpage/ueber-schlafen

What will change on 1 January 2024?

Compulsory healthcare insurance

Limited discount on special forms of insurance (elective excesses and alternative insurance models)

The premium reduction for elective excesses in combination with a restricted choice of service provider is governed by precise legal criteria that must be respected when the premium is calculated. The maximum allowable discount for elective excesses likewise applies within the chosen type of insurance. When discounts for the alternative insurance models (CASAMED and SMARTMED) are calculated, other criteria must also be respected, in particular compliance with the average value across all excess levels and cantons. As a result, the discounts for the SMARTMED insurance model in particular have had to be reduced with effect from 1 January 2024, depending on the elective excess.

Discount for children aged 0–18

The premium discount for children up to the age of 18 is still set at 78% of the adult tariff and remains unchanged. The family discount amounting to 50% of the child's premium for the third and more children in the same family also remains unchanged.

Insured members born in 1998 and 2005

Insured members who have reached the age of 18 will move up to the premium rate for adults aged 19 to 25 on 1 January 2024. The previous child's discount will then lapse. At the same time, if insurance with an elective excess has been chosen, the holder will be automatically reassigned to the corresponding excess level for adults. However, until the age of 25 we grant all insurance holders a young person's discount; their premium is therefore 26% lower than the adult rate.

The Health Insurance Act (KVG) stipulates that young persons no longer qualify for a youth discount when they reach the age of 25. They will therefore be reassigned to the adult premium rate on reaching their 26th birthday.

To secure a more favourable premium, we advise our insured members born in the years 1998 and 2005 to consider raising their annual excess or changing from the conventional form of insurance to a different insurance model (CASAMED or SMARTMED).

Insured members born in 1958 and 1959

A new phase in life begins when you reach ordinary AHV retirement age – and that goes for insurance too. On principle, compulsory accident cover is automatically included for all basic insurance holders when they

reach AHV retirement age; the persons concerned will be notified in advance in writing. If an insurance holder who has reached ordinary AHV retirement age has already provided evidence of his or her continuing employment in the year, accident cover under basic insurance remains suspended until the end of the calendar year at the latest. This evidence must be renewed annually until definitive retirement and sent to us before the start of the following year. If an insured member provides evidence of an occupational activity as of 1 January 2024, the accident inclusion will be suspended again.

New edition of the general insurance conditions for basic insurance schemes (GIC KVG 2024 edition)

With the entry into force of the revised Swiss Data Protection Act for natural persons with effect from 1 September 2023, the GIC KVG have been extended in the new 2024 edition to include the new Article G2 para. 1 and para. 2 Data Protection. Among other things, the purpose for which personal data are processed is stated. With the insertion of the new article, the numbering of the following provisions has been changed: the previous G2 to G5 become the new G3 to G6.

Up to now, one parent had to be insured with Aquilana to qualify for the family discount for the third and more children. That condition has now been deleted in Art. E3 para. 1. In other words, the family discount for the third and more children will still be granted, even if neither parent is insured with Aquilana.

In the supplementary conditions for CASAMED and SMARTMED, the data protection references in Art. M1, S1 para. 1 and 4 have either been deleted or additions have been made to the content. The new edition of the GIC can be consulted at www.aquilana.ch → **SERVICE** → **Bestimmungen & Formulare**.

Supplementary insurance

New edition of the general insurance conditions for supplementary healthcare insurance schemes (GIC 2024 edition and GIC 2015 edition, revised version 2024)

Terms and conditions of insurance for supplementary insurance schemes have also been adjusted in the light of the new Data Protection Act; the new edition will be published on 1 January 2024.

The AVB 2015 edition (2024 revised version) or the AVB 2024 edition will automatically enter into force for you in January 2024, unless you specifically ask for the existing version of the AVB to be retained. For insured persons whose supplementary insurance is based on the GIC 2015 edition (revised version 2023), the GIC 2015 edition (revised version 2024) will automatically apply from

1 January 2024, and for insured persons whose supplementary insurance is based on the GIC 2023 edition, the GIC 2024 edition will apply from 1 January 2024. Each of the new editions can be consulted at www.aquilana.ch → **SERVICE** → **Bestimmungen & Formulare**. Here is an overview of the relevant changes:

Change	GIC 2015 edition (revised version 2024)	GIC 2024 edition
Addition: title to include data protection		Customer information based on VVG / data protection
Addition to content: purpose for which personal data is processed		Section 9 Customer information based on VVG / data protection
Amendments to content and clarification of data acquisition and processing		Art. 32 para. 1 and para. 2
New paragraph making reference to data protection declaration on www.aquilana.ch/datenschutz		Art. 32 para. 3
Title changed from "Data acquisition and processing" to "Data protection", accompanied by substantial changes to content and information about personal data handling	Art. 33 para. 1 and para. 2	

Age group change for supplementary insurance schemes

Based on your effective age, you may be assigned to a higher tariff age group on 1 January 2024, depending on your year of birth and the supplementary insurance scheme taken out. This applies to the PLUS, TOP, dental care (levels I and II), hospital care (general, semi-private and private ward) supplementary insurance schemes and to capital insurance types UTI and KTI. The exact details of the product are shown on your policy, together with the monthly premium.

Attractive savings opportunities

A first savings step begins with expert advice tailored to your needs. That enables duplicate and/or overinsurance to be avoided. Please contact our customer relationship managers to relieve the burden on your premium budget or check out the savings opportunities on our website.



You can find further info about our savings opportunities here: www.aquilana.ch/praemien-sparen

Miscellaneous

2024 environmental levy

Enclosed you will find your personal policy and the environmental levy notice published by the Federal Office of the Environment (FOEN). In 2024, our insured members residing in Switzerland will be refunded CHF 64.20 (CHF 5.35 per month) from the environmental levy revenue (CO₂ levy

and VOC incentive tax). This amount will be offset against your basic insurance premium, as you will see from your insurance policy.

2024 insurance policy

Your personal insurance premium is shown on the enclosed insurance policy which is valid from 1 January 2024. Please check this carefully and let us know any corrections without delay. We also ask you to keep your personal insurance policy carefully at all times in case you need to refer to the document later, e.g. to provide evidence of premium reduction contributions. Thank you very much!

Changes can be made until 30 November 2023

Would you like to change your existing insurance cover with effect from 1 January 2024 (e.g. different excess, inclusion or exclusion of accident cover in or from basic insurance, change to a different insurance model)? If so, please let us know your desired changes without delay in writing – but no later than by 30 November 2023. Alternatively, you can do this easily and conveniently yourself online at www.aquilana.ch → **SERVICE** or via your **myAquilana account**. If you wish to change your payment intervals and by doing so benefit from a generous discount, please also let us know by 30 November 2023 at the latest because premiums are collected in advance.

Notice periods

The ordinary notice period to cancel supplementary insurance policies already expired on 30 September 2023. Notice to terminate supplementary insurance policies with effect from 31 December 2023 can therefore only be given if the tariff changes. Termination must be notified in writing by letter to reach us no later than on 30 November 2023. Please be aware that a reduction of insurance cover will be final and irrevocable from age 65.

If you wish to change your basic insurance provider, your written notice must reach us by 30 November 2023 at the latest. Moreover, for legal reasons a change of insurer is permitted only if there are no payment arrears with Aquilana (neither premiums nor cost participations).

Summary for your tax return

For your next tax return, you will automatically receive a listing of your premium and healthcare costs for the year 2023 no later than by mid-February 2024.

Good night!

Hints for a deep and sound sleep

As you make your bed, you lie in it. If you wish to fall asleep quickly, sleep soundly and wake up refreshed, you would do well to think about your night's rest beforehand in the daytime. Sleep therapist Christine Blume knows how you can fall asleep easily in the evening and how to remedy sleep problems.

In the morning – plenty of daylight

A stroll in the fresh air, walk to work or lunch in the sun not only puts you in a good mood, but also improves your sleep. Spend at least half an hour in the open air – preferably on the move.

In the afternoon – avoid sleeping

A power nap in the afternoon may be refreshing, but too much sleep can do more harm than good. Time to get ready for sleep if you do not want to stay awake at night.

After 4 p.m. – no more caffeine

If you find it hard to fall asleep, you would do well to avoid drinks that contain caffeine in the late afternoon. If you are not a big coffee drinker, you may react strongly to caffeine and should already limit your consumption earlier in the day. Try it out and see how you respond.

In the evening – stay “dry”

Alcohol may help you to fall asleep, but makes it harder to sleep through the night. Alcohol starts by relaxing you, but then puts a strain on the body later in the night. Alcohol raises the heart rate, acts as a diuretic and makes your sleep unstable.

One to two hours before going to bed – sleep ritual

Switch your laptop, mobile phone and television off and create your own personal evening ritual. Drink a cup of herbal tea with valerian, lemon balm or hops. Meditation, a warm bath or writing a diary can help you to leave the day behind and prepare your body for a good night's rest.

Go to bed – regularity

Are you a lark who goes to bed early or an owl who turns night into day? Find your own personal rhythm. If at all possible, go to bed and get up at the same time every day – preferably, even at the weekend. Even more important: do not go to bed until you are really tired!

At night – get up instead of counting sheep

If you cannot go to sleep or if you wake up at night, do not stay in bed! Get up and set about a relaxing activity until you feel tired again; you might try reading or painting.

Sleep disorders – if things are still not right

Effective treatments are available if you find it hard to fall asleep and go on to sleep soundly. In the absence of physical causes, cognitive behavioural therapy will generally be prescribed. Sleeping pills must only be prescribed by specialists. Contact your physician if sleep causes you more trouble than it helps you to recuperate.



Online sleep therapy

KSM SOMNET online sleep therapy developed on the basis of proven behavioural therapy strategies helps you to deal with chronic sleep disorders – easily in your own four walls.



For further information, go to:
[www.zurzachcare.ch/schlafmedizin/
online-schlaftherapie](http://www.zurzachcare.ch/schlafmedizin/online-schlaftherapie)

Enclosures: insurance policy/policies for 2024, FOEN notice