



info

Customer news
03 | August 2020



AQUILANA
VERSICHERUNGEN

Outlook

Basic insurance cost trend

In its report for the current year published in June 2020, the branch association of Swiss health insurers *santésuisse* forecasts cost increases of 1.3% taking account of additional treatment costs incurred in the first wave of the COVID-19 pandemic and the impact of lockdown. For next year, a catch-up effect due to lockdown is anticipated. Disregarding potential further COVID-19 costs such as vaccinations, antibody tests and inpatient treatments in hospital, *santésuisse* estimates cost growth for 2021 at 4%.

At this juncture, no accurate forecasts of the influence of the Corona crisis on health-care costs in Switzerland can be made as many of the hospital services provided in connection with COVID-19 treatments have not yet been invoiced. However, the costs of the first wave at least are likely to be billed in August 2020. When estimating the basic insurance cost trend for 2020 and 2021, additional costs that will be incurred by the health insurers later this year and probably to an even greater extent, depending on the future trend, next year, must certainly be noted. If a vaccination against the virus disease or pharmaceuticals for the successful treatment of COVID-19 patients come onto the market, the health insurers will have to finance a substantial share of these extra costs.

Because of the lockdown, far fewer medical treatments not necessitated by Corona were performed in the months of March and April 2020, but elective interventions already resumed throughout Switzerland in May 2020. Another factor of uncertainty is that political initiatives may generate further costs. For example, the cantons are asking for the hospitals' loss of income to be partially offset by the health insurers. Associations of service providers have similar expectations when they favour a higher contribution to COVID-19 treatment costs on the grounds that the agreed tariffs do not cover the costs. Because of the many uncertainties, no reliable forecasts can be

made in the short term, either about the cost trend or about premium rises. The impact of COVID-19 treatments and the cost effects of the lockdown are unlikely to be calculable until the autumn at the earliest and probably not until even later.

However, there is some good news for our insured members: Aquilana's robust financial situation enables the additional costs due to Corona in 2020 to be covered from our reserves. For the 2021 premium round, we already submitted our budget and premium plan to the supervisory authority on time as of 31 July 2020. Once the new compulsory healthcare premiums (OKP) have been ap-



SAVINGS TIP!

Save up to
11%

on your premiums with the CASAMED
general practitioner model



SAVINGS TIP!

Reduction
1%

discount on annual premium
payments

proved by the supervisory authority, they will be published at the end of September. And, as is the case every year, you will receive your new insurance policy showing the premiums payable as of 1 January 2021 in the second half of October. Further information about relevant aspects of the basic insurance tariff will be published in the next edition of "info" in October 2020.

Supplementary insurance premiums 2021

Together with the new OKP premiums, in the next edition of "info" we will also communicate the tariff adjustments for supplementary insurance schemes following approval by FINMA in the second half of October.

Unlike many of its competitors, Aquilana charges the same premiums for men and women in the relevant supplementary insurance age group wherever they live. The only exception is the KTI illness, death and disability insurance for which we act as an intermediary (this risk is borne by Generali Personal Insurance Ltd., Adliswil). The 2021 edition of the new VVG (Swiss Insurance Policy Act) tariff list can be consulted at www.aquilana.ch ▶ SERVICE ▶ Bestimmungen & Formulare. Have you not yet taken out any supplementary insurance with Aquilana or would you like to add further security and convenience to your insurance cover? In that case, you will find a summary of our supplementary insurance schemes at www.aquilana.ch ▶ PRODUKTE.



SAVINGS TIP!
Save up to
50%
on your premiums by choosing a retention sum for SV/HP or SV/P hospital insurance

You ask – Aquilana answers Payment forms for standing orders

I pay my premium invoice by standing order but still receive monthly payment forms. Can the invoice not just be issued once at the beginning of each year so that less paper can be used, and costs saved?

Since mid-June 2020, we have been able to include the standing order as a means of payment in our database. In future, instead of receiving twelve payment forms you will therefore just receive one at the start of the year, which you can then use to make your monthly premium payments. To enable this invoice arrangement to be made, we depend on feedback from our customers. That is why we ask our insured members who pay their premiums by standing order to contact us at www.aquilana.ch/kontakt us-

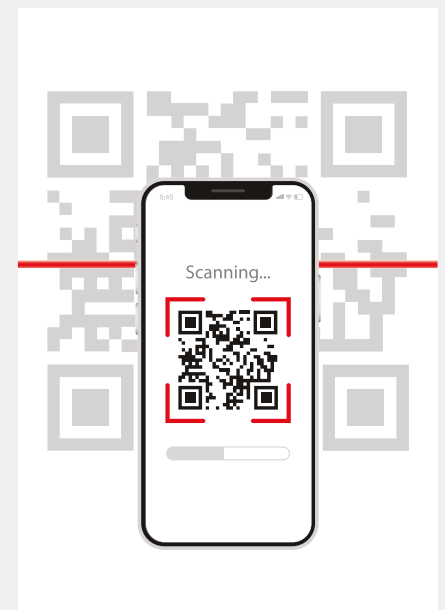
ing the contact form with the keyword "standing order payment" or to send us a short message at info@aquilana.ch. Thank you very much! You are actively helping to protect the environment in this way.

Alternative means of payment

Even if you settle your regularly recurring invoices by standing order, you do have to adjust the current standing order at your bank or post office when the amounts change. Payments can be made even more easily and conveniently using eBill, by your bank's LSV+ direct debit procedure or by means of Swiss Direct Debit provided by PostFinance. You will find further information about means of payment at www.aquilana.ch ▶ SERVICE.

The new QR bill

The existing Swiss payment forms will be replaced gradually over the next two years by the reworked QR bill. The payment forms will be unified and in future include a QR code containing all the information displayed on the payment section. This can be scanned in using a banking app, so avoiding the need to type it out again. The QR bill can also be settled using eBill. As in the past, all the information for e-banking can be entered manually or the QR bill paid at the post office counter. Aquilana too is preparing for this conversion in cooperation with its IT partner Centris AG, Solothurn. At the appropriate time, we will give our insured members full information on the innovations and advantages of the QR bill.



Good to know

Notice periods to terminate supplementary insurance schemes vary!

Unlike compulsory healthcare insurance (OKP/CASAMED), the notice periods to terminate supplementary insurance differ from one health insurance provider to another. In their General Terms and Conditions of Insurance (AVB), most insurers, including Aquilana, require three months' notice to be given to the end of a year in every case. Some of our competitors even require six months' advance notice or else the contract cannot be terminated until the agreed minimum term (e.g. three or five years) has expired. As a matter of principle, we advise you to give very careful thought to the matter before terminating your voluntary additional insurance cover. If you intend to change your insurer, a thorough review of the benefits and

drawbacks is always advisable. This is especially important in the case of supplementary insurance because a subsequent resumption certainly cannot be guaranteed (new health examination/upper age limit/reservation/refusal). In addition, our customer relationship managers can give you expert advice at any time, especially when it comes to questions of personal premium optimisation. At Aquilana too you have opportunities to save on your premium payments. Please contact us. We will be happy to give you further information.

Please note the following points: if an inflation-related premium adjustment is made, the notice period for the insurance branch concerned is shorter, ending on 31 December. In that case, Aquilana must receive your termination letter by 30 November at the latest. On the other hand, if the premium is adjusted because your age



is such that you must move up to the next higher age group, there is no exceptional right of termination. In that case, the ordinary notice period applies. If you intend to move your supplementary insurance from a different health insurance provider to Aquilana, we advise you to check your termination right in good time. But under no circumstances should you terminate your existing supplementary insurance cover until you have received **written confirmation of unreserved acceptance** from us.

Aquilana rewards successful recommendations



Our regular customer surveys and benchmark studies by independent market research institutes confirm that customers feel safe and in good hands with Aquilana. We rank highly both for our image and for our insured members' overall degree of satisfaction.

As an Aquilana customer, you personally know best why you trust us. And we are delighted if you share your positive experience with your friends, relatives and acquaintances. By doing so, you support our efforts to achieve healthy growth.

Aquilana appreciates your willingness to recommend other persons. After a successful affiliation to basic insurance (OKP or CASAMED) and at least one type of supplementary insurance, we will transfer the sum of CHF 100 (individual) or CHF 200 (family with two or more members) to you. Persons whom you let us know are interested in joining will be contacted by us immediately and receive a non-binding and free offer. You will find detailed information and an online recommendation form at www.aquilana.ch ▶ SERVICE ▶ Kunden werben Kunden.



Hotel Collinetta, Ascona Greetings from the suntrap

As an Aquilana customer you benefit from the following special reductions:

- 15 % on the room/breakfast price
- 5 % on weekly package rates

Further information at www.aquilana.ch ▶ Aquilana ▶ Porträt ▶ Hotel Collinetta***Superior

About ourselves

Aquilana customer survey 2020: high participation and very satisfactory results

The results of our twelfth customer survey proved highly satisfactory. This spring, some 2,000 Aquilana customers were invited to take part online after first being notified in writing. 448 insured members let us have their assessment, suggested improvements or criticisms. This was a significant response rate of around 23%. We thank all the participants cordially for their efforts.

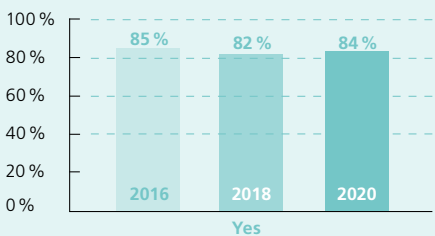


Key results of the 2020 customer survey

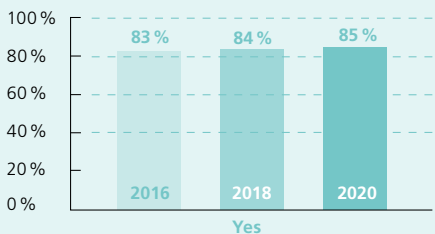
Overall satisfaction rate



Aquilana, a safe partner for all health insurance matters



Willingness to recommend others



Assessment of our services

Customer satisfaction with a rating ranging from "extremely satisfied" to "satisfied" is reflected in the following results:

- 92 % for processing submitted invoices
- 87 % for the time taken to process benefit refunds
- 75 % for the professional expertise of our staff
- 78 % for the friendliness of our staff
- 82 % for processing requests

We welcome the very high overall satisfaction rate with customer contacts at 87% and also the fact that our staff quality is regarded as high. Insured members particularly appreciate direct access to our professional experts who advise customers on benefits and administrative matters. But we do still have potential to improve further in some areas; we take this seriously in an endeavour to enhance customer satisfaction and have already adopted some suitable measures. Aquilana continues to be rated highly as safe, strong and trustworthy. These excellent results encourage us to continue our tireless efforts to give cus-

tomers the benefit of expert and quality-conscious service in future because we regard customer satisfaction as particularly important.

Quality management and data protection – successful maintenance audit 2020

Aquilana went on the test bench again in June 2020. Once again it satisfied all the main requirements in the maintenance audit of the whole business performed by the independent Swiss Association for Quality and Management Systems (SQS); no flaws were detected. Through a constant review of ongoing processes and adjustments to new situations, Aquilana is determined to give its customers the continuing benefit of high service quality in future. We thank our 40,400 insured members for their confidence and undertake to place continuing emphasis on quality and data protection in future.



Sicherheit mit Zukunft.



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Credits

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