EXPAT SAVVY · ANNUAL INDEX · 2026 EDITION

Swiss Hospital Insurance Cost Index *2026*.

Semi-private and private supplementary hospital cover (VVG) across six cantons, eight insurers, five ages and both sexes.

2,304 observations · every premium quoted live from the insurers' own public calculators on 10 August 2026 · no estimates, no interpolation

EXPATSAVVY

WHAT THIS INDEX MEASURES

A like-for-like price for the room you'd actually get.

Supplementary hospital insurance is the voluntary VVG cover that buys a two-bed or a single room, and free choice of doctor. Every figure here is a real quote pulled from an insurer's own calculator under identical assumptions — not a modelled or published list price.

2,304 premiums quoted, one calculator at a time	*1.45×* Genève over Bern, same person, same cover	*3.0×* private cover at 65 vs at 26	*1 of 8* insurers still selling to a new applicant at 80

1

Geography moves the price more than anything else

For a 38-year-old, semi-private cover in Genève costs 1.45× what the same cover costs in Bern — index 122 against 84. Nothing about the policyholder changes across that range: same age, same sex, same product, same insurer. Only the postcode.

2

Price roughly triples between 26 and 65 — then the market closes

Average private cover runs CHF 142 a month at 26 and CHF 430 at 65. But the more consequential finding is availability: of the eight insurers measured, only Helsana will still sell to a new applicant at 80. KPT stops at 50 — by some distance the earliest door to close.

3

The cheapest insurer is not the same insurer everywhere

Rankings reshuffle by canton and by age, because each carrier draws its premium regions differently. Helsana treats Zug and Bern as one region; Aquilana ignores geography entirely and charges one national rate.

4

Sex still costs money at most insurers — but not all

Women pay more for private cover at most carriers, though the gap is not universal. SWICA charges men and women within a few per cent of each other; Aquilana and Concordia are explicitly gender-neutral. At KPT a woman pays 43% more.

Why we publish this

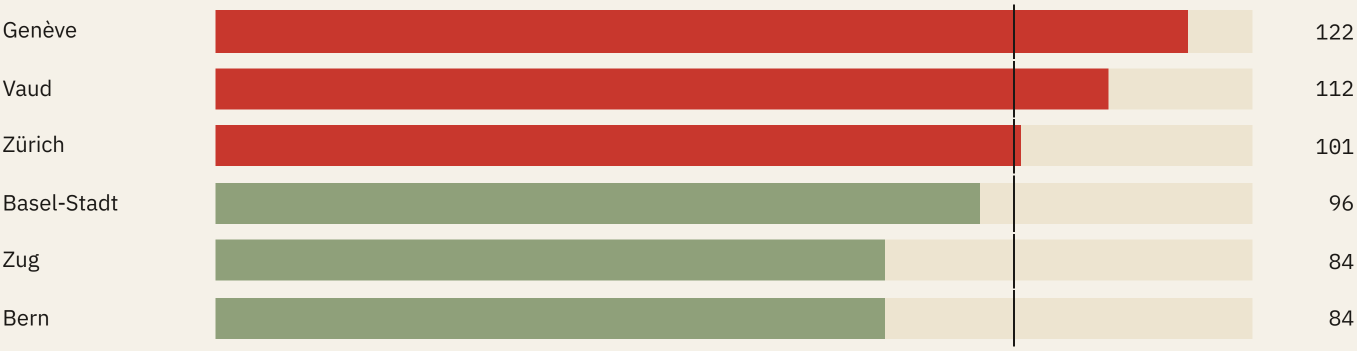
We read these contracts for clients every week. The premium tables are public, but nobody assembles them under identical assumptions — so the price of a postcode, or of turning 53, stays invisible until it lands on a policy. This index is that assembly, published once a year and free to cite.

WHERE YOU LIVE

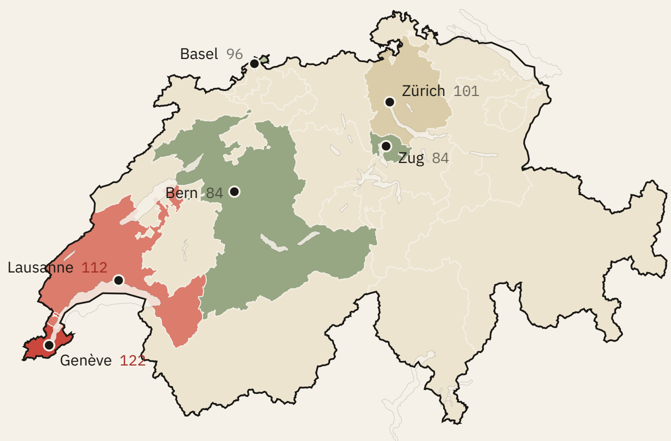
The cantonal cost index.

Six-canton average = 100 for each tier and age. Above 100 means the canton is more expensive than the reference basket for that exact profile.

Semi-private cover, age 38



SIX-CANTON AVERAGE = 100



REFERENCE POSTCODES

Genève 1201	122
Vaud · Lausanne 1003	112
Zürich 8001	101
Basel-Stadt 4051	96
Zug 6300	84
Bern 3011	84

All 26 cantons shown; the six measured are shaded by their index. Premiums are set by premium region, not cantonal border — each dot is the one urban postcode actually priced, not an average of the canton.

Semi-private cover

CANTON	PLZ	AGE 26	AGE 38	AGE 53	AGE 65	AGE 80	AVG CHF/MTH (38)
Zürich	8001	102	101	101	101	103	106
Zug	6300	84	84	88	88	73	87
Genève	1201	122	122	121	121	148	128
Vaud	1003	112	112	110	110	114	118
Basel-Stadt	4051	96	96	96	96	90	100
Bern	3011	84	84	84	84	73	87

Index basket by age — 26: 8 insurers · 38: 8 · 53: 7 · 65: 7 · 80: 1. Age 80 rests on Helsana alone, the only carrier still accepting new applicants, so that column reflects one insurer's regional grid rather than a market.

Private cover

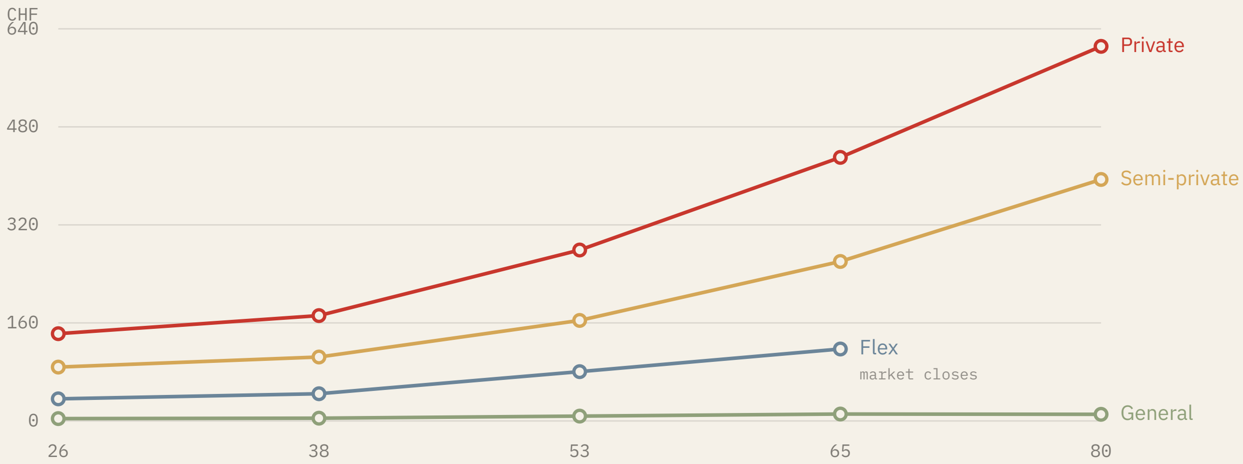
CANTON	PLZ	AGE 26	AGE 38	AGE 53	AGE 65	AGE 80	AVG CHF/MTH (38)
Zürich	8001	107	107	108	108	120	183
Zug	6300	89	89	88	88	73	153
Genève	1201	112	112	113	113	142	191
Vaud	1003	103	103	103	103	90	178
Basel-Stadt	4051	102	102	102	102	101	175
Bern	3011	87	87	86	86	73	151

Values above 100 mean the canton is more expensive than the six-canton reference basket for that exact profile. The rightmost column is the observed average monthly premium at age 38, in CHF, across both sexes and all insurers with complete cantonal coverage.

WHEN YOU BUY

Price by age, and what each tier actually buys.

Average monthly premium across all six cantons and both sexes. Lines stop where the insurers stop accepting new applicants — the flat part of the curve is the part nobody can buy into.



The five tiers

TIER	WHAT IT BUYS	CHEAPEST	AVERAGE	DEAREST
General ward	Free choice of hospital in your canton	1	7	19
Flex / hybrid	Semi-private benefits, opt-in per stay	14	66	232
Semi-private	Two-bed room, free choice of doctor	38	158	607
Private	Single room, free choice of doctor	61	261	905
Private worldwide	Single room, cover outside Switzerland	76	299	837

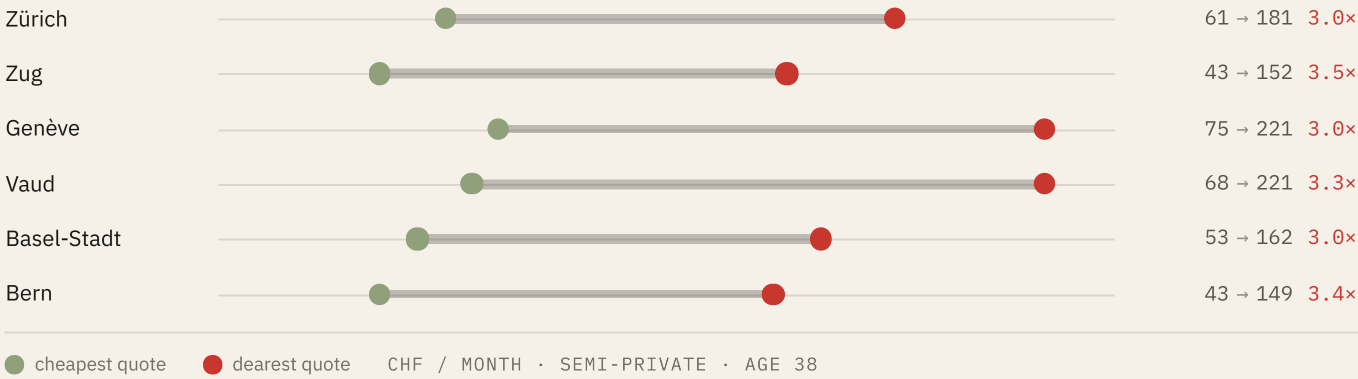
CHF per month across every canton, age and sex measured. **Flex** tiers are hybrids: semi-private benefits you opt into per stay, at a co-payment. **Private worldwide** extends single-room cover outside Switzerland and is offered by five of the eight carriers.

THE SAME CANTON, THREE TIMES THE PRICE

Cheapest against dearest.

Within a single canton, for one age and one tier, the market spans a factor of three.

The cheapest quote for a 38-year-old man in Bern is CHF 43.10; the dearest for the same profile in Genève is CHF 142.30 — a gap of CHF 1,190 a year for a comparable two-bed room and the same free choice of doctor.



What the spread is not

A three-fold price range is not three-fold value. It reflects the insurer’s regional grid, its underwriting appetite, and its hospital list — none of which appear on a premium comparison. The cheapest quote in a canton is sometimes the right one and sometimes the narrowest cover; the table says which is cheap, not which is right.

WHO CHARGES WHAT

The insurer league table.

Average monthly premium across all six cantons and both sexes, by age. The cheapest insurer in each column is set in red — note how the name changes as the ages advance.

Semi-private cover

INSURER	AGE 26	AGE 38	AGE 53	AGE 65	AGE 80
Aquilana	75	75	140	187	–
CSS	77	107	136	203	–
Concordia	68	77	167	260	–
Helsana	81	84	135	221	394
KPT	79	128	–	–	–
SWICA	91	104	216	284	–
Sympany	103	131	179	305	–
Visana	129	129	177	362	–

Private cover

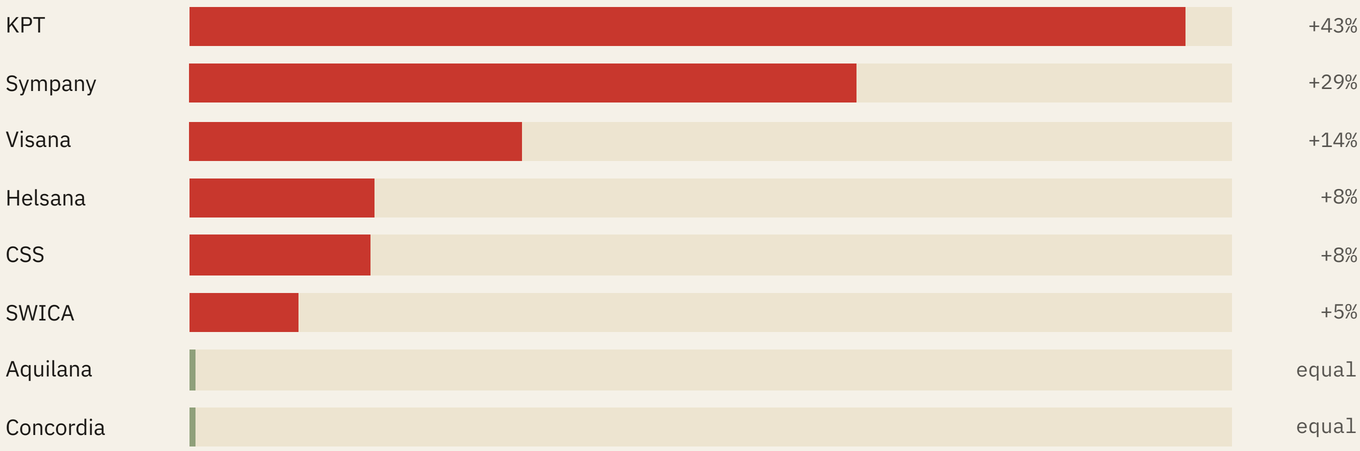
INSURER	AGE 26	AGE 38	AGE 53	AGE 65	AGE 80
Aquilana	142	142	220	296	–
CSS	154	213	268	393	–
Concordia	117	146	304	466	–
Helsana	126	130	209	343	611
KPT	101	168	–	–	–
SWICA	134	152	317	417	–
Sympany	166	212	294	494	–
Visana	199	210	341	603	–

Dashes mean the insurer does not sell that cover to a new applicant of that age. CSS figures are the myFlex Balance and Premium variants, which are co-payment tiers rather than true semi-private and private products. KPT quotes are net of an online discount that cannot be switched off.

WHO PAYS MORE

The gender gap.

Female private-cover premium relative to male, averaged over all cantons and ages. Equal means the carrier charges both the same.



FEMALE PRIVATE-COVER PREMIUM VS MALE · ALL CANTONS AND AGES

Why the gap exists at all

Supplementary cover sits under contract law, not the social-insurance act, so carriers may price on sex where basic insurance may not. Two of the eight have dropped the distinction entirely; at the other end, one charges a woman 43% more for the same single room. It is worth knowing which list you are being quoted from before you compare two offers.

WHEN WE SAY NO

Who will still insure you.

The most consequential finding in this index is not price but access. Supplementary hospital cover is voluntary, and insurers may decline any applicant without giving reasons. Most stop selling it long before retirement.

INSURER	MAX ENTRY AGE	26	38	53	65	80
Aquilana	65	yes	yes	yes	yes	no
CSS	70	yes	yes	yes	yes	no
Concordia	65	yes	yes	yes	yes	no
Helsana	none found	yes	yes	yes	yes	yes
KPT	50	yes	yes	no	no	no
SWICA	69	yes	yes	yes	yes	no
Sympany	69	yes	yes	yes	yes	no
Visana	69	yes	yes	yes	yes	no

Maximum entry ages were pinned by stepping the applicant's birth year one year at a time until the product disappeared. Only one insurer in this set quoted semi-private and private cover to an 80-year-old. Note also that most calculators **fail silently**: the product simply vanishes from the page with no explanation, so a refusal is easy to mistake for a technical error.

"People think supplementary cover is something you arrange when you need it. The tables say the opposite. The cheapest hour you will ever spend on this is the hour you spend on it while you are healthy and under fifty.

Robert Kolar · Health insurance specialist, Expat Savvy

THE CLAUSE THAT DECIDES THE NEXT THIRTY YEARS

Entry-age versus attained-age *tariffs*.

Two policies with the same premium today can diverge by hundreds a month at 60, because of how the tariff is constructed rather than how it is priced.

Attained age — thirteen of fifteen carriers

The premium steps up every five-year age band, for life. Nothing you do changes the schedule; the price you are quoted at 32 tells you almost nothing about the price at 58.

Entry age — the SWICA exception

Under ZB Hospita 2026 Art. 21 a SWICA policyholder starts on the attained-age tariff, may switch to the entry-age tariff at any point up to the completed 50th year, and is transferred automatically at 50 — with credit for time already insured. Opting out in writing is possible but forfeits that credit.

What it means for this index

At the point of purchase SWICA is priced like everyone else, so the figures in this report are directly comparable. The divergence begins at 50 and compounds for the rest of the policyholder's life — which is exactly where a price table stops being useful.

The practical deadline

Any decision that depends on an entry-age election has a date attached to it, and the date is a birthday. It is the one item on a hospital-cover review that cannot be postponed to next year.

A note on reading the age columns

Every column in this report is a *new applicant* at that age, not an existing policyholder ageing into it. An existing policy follows its own tariff and any accrued credit; a new application at 53 is priced — and underwritten — from scratch. The two are different numbers, and the difference grows with age.

HOW WE DECIDE

How we read the contracts.

A price index answers one question — what does this cost. It cannot answer the question that matters more: what happens when you claim. That part is not in any calculator, so we read it.

The hospital list, not the tier name

Two policies both called "semi-private" can point at different hospital lists. We check which clinics are actually included in your canton, and whether the list can be changed by the insurer after you sign.

What the flex tiers really cost

Flex products advertise a low monthly premium and settle up at the point of admission. We model the co-payment against the premium saved, and tell you at what number of nights the maths turns against you.

The age curve, twenty years out

A premium that is attractive at 32 can triple by 55 on the same contract. We model the whole curve — and, at SWICA, the entry-age election that has to be made before 50.

Which insurers pay, and which argue

Every brochure reads generously. We have filed claims with all of these carriers, and we tell you which turn a straightforward case into a case-manager dispute.

Underwriting before you apply

Every figure in this index is a list price before health underwriting. We review your history first, so an application is made where it will be accepted rather than declined and recorded.

Whether you need it at all

Sometimes the recommendation is general ward plus a targeted add-on, and the honest answer is to keep the CHF 200 a month. That is a real outcome of a review, and a common one.

METHODOLOGY

How the index was built.

What is priced	Supplementary hospital insurance under the Swiss Insurance Contract Act (VVG/LCA). Compulsory basic insurance (KVG/LAMal) is excluded entirely — these are the voluntary add-ons only.
Held constant	Hospital deductible CHF 0 (or the lowest offered, noted per insurer). Accident cover included. Contract term one year, no multi-year discount. No collective or company contract. No loyalty or no-claims bonus programme. New customer, pre-underwriting.
Geography	One urban reference postcode per canton, always the cantonal capital: Zürich 8001, Zug 6300, Genève 1201, Lausanne 1003, Basel 4051, Bern 3011.
Profiles	Female and male, ages 26, 38, 53, 65 and 80 (birth dates 01.01.2000, 01.01.1988, 01.01.1973, 01.01.1961, 01.01.1946).
Index construction	For each insurer, tier, sex and age, the six cantonal premiums are averaged and that average set to 100. Each canton is expressed against it, then those profile-level indices are averaged per canton. No single insurer or profile dominates. Only insurers with complete six-canton coverage at a given age enter that age's index.
Provenance	Every premium was read from the insurer's own public calculator on 10 August 2026. Nothing is estimated, interpolated or taken from a comparison portal. Where an insurer refuses an applicant, the cell is recorded as *declined* rather than filled.

BEFORE YOU CITE IT

Known limitations.

An index is only as good as its declared boundaries. These are ours.

Postcode, not canton. Premiums are set by premium region, not cantonal border. One urban postcode cannot represent a whole canton; rural rates in the same canton differ.

Tariff year. All figures are 2026 tariffs. Several insurers had not loaded 2027 supplementary rates at the time of collection, so this edition carries no year-on-year comparison — the 2027 edition will be the first with a like-for-like change series.

CSS is not directly comparable. CSS has no separate semi-private and private products — one myFlex product with co-payment variants. Economy, Balance and Premium are mapped to flex, semi-private and private as the nearest analogues.

KPT coverage stops early. KPT returns no semi-private or private premium above age 50, so it is absent from the 53, 65 and 80 panels. Its quotes are also net of an online discount that cannot be switched off.

Benefits differ. Premiums are comparable in level, not in coverage detail. Hospital lists, foreign cover and free-choice-of-doctor rules vary between carriers.

Underwriting. Every figure is a list price before health underwriting. A real applicant may be loaded, excluded or declined.

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APPENDIX A

Full premium detail — semi-private.

Monthly premium in CHF. F = female, M = male. A blank cell means the insurer declines a new applicant of that age.

Age 26

INSURER	ZÜR		ZUG		GEN		VAU		BAS		BER	
	F	M	F	M	F	M	F	M	F	M	F	M
Aquilana	74.90	74.90	74.90	74.90	74.90	74.90	74.90	74.90	74.90	74.90	74.90	74.90

Age 65

INSURER	ZÜR		ZUG		GEN		VAU		BAS		BER	
	F	M	F	M	F	M	F	M	F	M	F	M
Aquilana	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20	187.20

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APPENDIX B

Full premium detail — private.

Monthly premium in CHF. F = female, M = male. A blank cell means the insurer declines a new applicant of that age.

Age 65

INSURER	ZÜR		ZUG		GEN		VAU		BAS		BE	
	F	M	F	M	F	M	F	M	F	M	F	M