

Media release of 25 May 2023

## **Sanitas revolutionising health check for supplementary insurance**

**Sanitas is the first health insurer in Switzerland to allow people with existing health conditions to take out supplementary insurance plans without restrictions to their cover. From 2024 onwards, most customers will be able to choose between partially excluding certain benefits (i.e. receiving cover with restrictions) or, for the first time, receiving full cover in return for a premium supplement.**

Until now, people with an increased health risk have usually only been able to take out supplementary insurance “with restrictions”, in other words by excluding certain benefits. This means that their health insurance doesn’t cover the costs of treatment for illness or consequences of accidents related to this restriction.

But that’s now a thing of the past. In future, Sanitas will be giving most customers with existing health conditions the option to choose between a restriction and a new individual premium supplement. This way, many customers with increased health risks can enjoy all the benefits of a product without a restriction being applied – a first in Switzerland. The first offers will be made available in the course of next year.

Sanitas CEO Dr Andreas Schönenberger explains: “This innovation is breaking new ground in the Swiss insurance market, bringing tangible added value for many people. We’re proud to be the first insurance company to receive approval from the supervisory authority (FINMA) to put our concept into practice.”

### **About Sanitas**

Sanitas ([www.sanitas.com](https://www.sanitas.com)) runs both a basic insurance (Sanitas Grundversicherungen AG) and supplementary insurance business (Sanitas Privatversicherungen AG). With over 800,000 customers and a premium revenue of over CHF 3 billion, Sanitas is one of the biggest health insurers in Switzerland.

### **Further information**

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