

# List of uninsured drugs and preparations

## Supplementary to the list of pharmaceutical products for special application (LPPV)

As at 05.2019

### The list applies to the following supplementary insurance plans:

Point 3 para 2 ST Diversa Komfort  
Point 3 para 2 ST Diversa Basis  
Point 4 ST Jump  
Point 4 ST Family  
Point 5 ST Classic  
Point 4 ST Medical Private  
Point 1.5 ST p care BASIC  
Point 1.5 ST p care COMFORT  
Point 1.5 ST p care PRIVATE  
Point 1.5 ST p care ROYAL  
Point 1.5 ST s care BASIC  
Point 1.5 ST s care COMFORT  
Point 1.5 ST s care PRIVATE  
Point 1.5 ST s care ROYAL  
Point 1.5 ST h care COMFORT  
Point 1.5 ST h care PRIVATE  
Point 1.5 ST h care ROYAL  
Point 2.3 ST PRIVATE INTERNATIONAL

## Preliminary remarks

Please see below for an explanation of terms.

Not all of the medicinal products and medical devices approved for sale in Switzerland and available in chemists are covered under mandatory basic health insurance. Supplementary insurance plans can therefore cover – or exclude – the costs of particular medicinal products and medical devices. The amount and exclusion of costs covered are governed by the provisions in the applicable terms of insurance.

The list of uninsured drugs and preparations contains drugs and preparations (or groups of drugs and preparations) that are not covered, or are only partially covered, by the supplementary insurance plans listed above.

This list is not exhaustive and can be changed by Sanitas at any time.

Given the quantities and constant change in the areas of medicinal products and medical devices, it is not possible to list all uninsured products by name. The following list of uninsured products therefore contains general exclusions (1) and exclusions broken down

by class of active substance/indications (2), with an illustrative but not exhaustive list of the most common products. If a product is not mentioned by name, this does not automatically mean that it is covered by the supplementary plans.

## Definitions

### Medicinal products

Products of chemical or biological origin which are intended to have or are presented as having a medicinal effect on the human or animal organism, in particular in the diagnosis, prevention or treatment of diseases, injuries and handicaps; blood and blood products are also considered to be medicinal products (Art. 4 Federal Act on Medicinal Products and Medical Devices [HMG]).

### Medical devices

Products, including instruments, apparatus, in vitro diagnostics, software and other goods or substances which are intended to have or are presented as having a medical use and whose principal effect is not obtained with a medicinal product (Art. 4 Federal Act on Medicinal Products and Medical Devices [HMG]).

### Dietary supplements

Dietary supplements are products containing vitamins, minerals or other substances with a nutrition-specific or physiological effect in concentrated form that are used for the purpose of supplementing nutrition with these substances. They are available as capsules, tablets, liquids or powders. Dietary supplements are therefore foodstuffs designed to supplement general nutrition and offered in dose form.

### Functional foods

Functional foods are foods with a specific additional benefit over and above the basic nutritional or physiological benefit of the nutrients they contain. Besides satisfying hunger and providing nutrients, they are presented as boosting physical well-being.

### Foods

Foods are defined as nutritional products and luxury foods rather than as medicinal products (Art. 3 Federal Act on Foodstuffs and Utility Articles [LMG/FSA]).

### Artificial nutrition

Artificial nutrition falls into the two categories of enteral and parenteral nutrition:

- **Enteral nutrition**, whereby nutrition is supplied via the gastrointestinal tract using a tube (e.g. disorders of the oesophagus, inability to swallow, etc.).
- **Parenteral nutrition** refers to the intravenous infusion of nutrition (carbohydrates, fatty acids, amino acids, electrolytes, vitamins, trace elements) directly into the bloodstream.

Under certain conditions, artificial nutrition is covered by mandatory basic health insurance.

# Uninsured drugs and preparations

## 1. General exclusions

The following medicinal drugs and preparations are not covered under the above supplementary insurance plans:

- Products included in the list of pharmaceutical products for special application ([www.lppv.ch](http://www.lppv.ch))
- Products (including newly approved products and products from abroad) which belong to the same class of active substance or are licensed or used in the same area of indication as the products on the list below.
- Products used outside the scope of the medicinal product information approved by Swissmedic
- Products whose approval has been suspended or rejected by Swissmedic for safety reasons
- Dietary supplements and functional foods
- Diabetic foodstuffs
- Enteral nutrition with or without tube (e.g. Ensure plus, Fresubin Energy Drink, Nutridrink for oral nutrition)

- Parenteral nutrition
- Medicinal products subject to limitations on the list of drugs and special therapies that are used outside the scope of this limitation (regardless of whether they meet the conditions specified in Art. 71a of the Health Insurance Ordinance [KVV/OAMaI])
- Products used in complementary medical methods (e.g. homoeopathy, natural medicine), unless the applicable supplementary terms explicitly specify that cover is provided.
- For the following products only costs of up to CHF 50,000 within one year of therapy will be covered by the supplementary insurance plans specified above:

Medicinal products used within the scope of the medicinal product information approved by Swissmedic but which are neither on the list of drugs and special therapies nor meet the conditions specified in Art. 71b KVV/OAMaI.

## 2. Exclusions by class of active substance/area of indication

Class of active substance/area of indication	Examples (not exhaustive)
<b>Medicinal products for functional gastrointestinal disorders</b> <ul style="list-style-type: none"> <li>• Products for digestive disorders</li> </ul>	<ul style="list-style-type: none"> <li>• Carvon tablets</li> <li>• Luvos healing earth</li> <li>• Imogas capsules</li> </ul>
<b>Medicinal products for obstipation</b> <ul style="list-style-type: none"> <li>• Products for constipation</li> </ul>	<ul style="list-style-type: none"> <li>• Glycerin suppositories</li> <li>• Dulcolax</li> <li>• Colosan Plus granules</li> </ul>
<b>Antiadipose drugs</b> <ul style="list-style-type: none"> <li>• Products for obesity</li> </ul>	<ul style="list-style-type: none"> <li>• Liposinol Biomed tablets</li> <li>• Formoline L112 tablets</li> </ul>
<b>Vitamins, minerals, tonics and other remedies for the digestive tract and metabolism</b> <ul style="list-style-type: none"> <li>• All vitamins and minerals, with the exception of those approved for women during pregnancy. These products are reimbursed during pregnancy.</li> </ul>	<ul style="list-style-type: none"> <li>• Supradyn coated tablets</li> <li>• Vitasprint</li> <li>• Biotin Biomed forte</li> </ul>
<b>Antifungal agents</b> <ul style="list-style-type: none"> <li>• Antifungal agents for topical application</li> </ul>	<ul style="list-style-type: none"> <li>• Excilor treatment for fungal nail infection</li> <li>• Nailexpert by Wartner</li> </ul>
<b>Dermatic products, e.g.</b> <ul style="list-style-type: none"> <li>• Antihydrotics (products against sweating)</li> <li>• Medical shampoos</li> <li>• Wart remover, products for hard skin, and products for corns</li> </ul>	<ul style="list-style-type: none"> <li>• Botox</li> <li>• Selsun shampoo</li> <li>• Wartner Wart Pen</li> <li>• Kamillex liquid</li> <li>• Kelosoft scar cream</li> </ul>
<b>Skin care products and skin protection products</b> <ul style="list-style-type: none"> <li>• Products for skin care and protection</li> </ul>	<ul style="list-style-type: none"> <li>• Viola almond oil ointment</li> <li>• Carbaderm cream</li> </ul>
<b>Wound treatment agents</b> <ul style="list-style-type: none"> <li>• Products to support wound healing</li> </ul>	<ul style="list-style-type: none"> <li>• Zeller balm</li> <li>• Kamillosan Liquidum</li> </ul>
<b>Products against ectoparasites, insecticides and repellents</b> <ul style="list-style-type: none"> <li>• Products against mosquitoes, lice and ticks, and remedies for scabies</li> <li>• Remedies against and for protection against insects</li> </ul>	<ul style="list-style-type: none"> <li>• Prioderm Shampoo</li> <li>• Loxazol Lotion</li> <li>• Anti-Brumm</li> </ul>
<b>Antiseptics and disinfectants</b> <ul style="list-style-type: none"> <li>• Products based on quaternary ammonium compounds</li> </ul>	<ul style="list-style-type: none"> <li>• Stellisan solution</li> <li>• Octeniderm solution</li> </ul>
<b>Antimalarials</b> <ul style="list-style-type: none"> <li>• Products for the prevention of malaria (including standby treatment)</li> </ul>	<ul style="list-style-type: none"> <li>• Malarone</li> </ul>

<b>Class of active substance/area of indication</b>	<b>Examples (not exhaustive)</b>
<b>Contraceptives</b> <ul style="list-style-type: none"> <li>• Birth control products</li> <li>• Local and systemic contraceptives</li> </ul>	<ul style="list-style-type: none"> <li>• Nuvaring</li> <li>• Condoms</li> <li>• Oral contraceptives (the pill)</li> </ul>
<b>Products for erectile dysfunction</b> <ul style="list-style-type: none"> <li>• Used neither for the treatment of erectile dysfunction nor for the treatment of functional symptoms of benign prostatic hyperplasia.</li> </ul>	<ul style="list-style-type: none"> <li>• Viagra</li> <li>• Cialis</li> </ul>
<b>Topical products for joint and muscle pain</b> <ul style="list-style-type: none"> <li>• Agents applied externally for joint and muscle pain such as products containing capsaicin</li> </ul>	<ul style="list-style-type: none"> <li>• Isola Capsicum patches</li> <li>• Dul-X Creme</li> <li>• Wallwurz (comfrey) gel</li> </ul>
<b>Stomatological products</b> <ul style="list-style-type: none"> <li>• Products for the local treatment of mouth and throat infections</li> </ul>	<ul style="list-style-type: none"> <li>• Elmex gel</li> <li>• Kenacort A dental paste</li> </ul>
<b>Throat and pharynx therapeutics such as</b> <ul style="list-style-type: none"> <li>• Local anaesthetics for throat and pharynx, anti-inflammatory products or soothing products</li> </ul>	<ul style="list-style-type: none"> <li>• Mebucaïne lozenges</li> <li>• Hextril spray</li> </ul>
<b>Rhinological products</b> <ul style="list-style-type: none"> <li>• Products for the common cold</li> </ul>	<ul style="list-style-type: none"> <li>• Triomer nasal spray</li> <li>• Emser nasal ointment</li> </ul>
<b>Preparations for common colds such as</b> <ul style="list-style-type: none"> <li>• Oils, baths, teas or hot drinks</li> </ul>	<ul style="list-style-type: none"> <li>• Po-Ho oil</li> <li>• Pulmex vapour bath</li> </ul>
<b>Artificial tear solutions and other indifferent preparations</b> <ul style="list-style-type: none"> <li>• Products for moistening eyes</li> </ul>	<ul style="list-style-type: none"> <li>• Bepanthen eye drops</li> <li>• Home-made eye drops</li> </ul>
<b>Home-made products or products made to a doctor's recipe</b> <ul style="list-style-type: none"> <li>• Provided that the recipe's active ingredient and/or indication can be assigned to a product on this list or the list of pharmaceutical products for special application (LPPV, <a href="http://www.lppv.ch">www.lppv.ch</a>).</li> </ul>	<ul style="list-style-type: none"> <li>• Extemporaneous products with dehydroepiandrosterone (DHEA)</li> <li>• Minoxidil solution for topical application</li> </ul>

**Do you have questions on individual products or the list of uninsured products?**

**Please feel free to contact your Sanitas Service Centre**

[sanitas.com](http://sanitas.com)