

Voluntary health insurance in Swiss health system

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This research investigates the balance of benefits and risks associated with voluntary health insurance (VHI) in the Swiss health system. Over recent decades, the role of VHI has evolved, yet its relevance remains significant in shaping access, financing, and patient experience. The thesis aims to clarify the advantages and disadvantages of VHI and to analyze the institutional, regulatory, and policy factors that define its equilibrium with mandatory health insurance.

The research is structured into four parts. First, it provides a detailed description of the VHI market in Switzerland, including its regulatory framework, main actors, products, and trends. Second, it examines the relationship between VHI uptake and healthcare utilization among individuals aged 50 and over in Switzerland (and compare it to Austria and the Netherlands), using Survey of Health, Ageing and Retirement in Europe (SHARE) data. This comparative analysis explores socio-economic determinants of enrollment, utilization patterns, and the contribution of VHI to preventive care. Third, the study investigates whether VHI coverage in Switzerland creates incentives for low-value surgical procedures, drawing on administrative hospitalization data. Finally, a multi-stakeholder perspective is incorporated through a policy brief, which synthesizes expert opinions on the future of hospitalization insurance, recent regulatory developments, and challenges to sustainability.

The overarching research question guiding the dissertation is: “How does voluntary health insurance contribute to both benefits and risks in the Swiss health system?”. By addressing this question, the thesis contributes to health policy debates on the appropriate role of VHI in a regulated, solidarity-based system.