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AQTUELL ³/₂₄

Customer news 3, October 2024



Dear Reader,

This year, rising healthcare costs accompanied by basic insurance premium adjustments are once again a hot topic that concerns each and every one of us. In some cantons, above-average increases are unavoidable to cover rising expenditures, especially for risk compensation. In common with other insurers, these trends present a great challenge to us at Aquilana.

As a responsible insurer, our top priority is to safeguard Aquilana's financial stability. With the steep growth over the past two years in the number of members holding basic insurance, our result will be negative again this year. The time has come for us to take resolute action to bring that adverse trend under control. To achieve that aim, we attach great importance to avoiding further growth, accompanied by targeted measures to restore the balance between essential premium adjustments and long-term stability.

Our financial base remains as strong as ever. That enables us to cushion the impact of these challenges while at the same time meeting all our obligations to you. Our aim is to avoid the need for premium adjustments in the course of the year so as to give our insured members the benefit of certainty for their own planning purposes and ensure stability.

In this edition of **AQTUELL**, we give you detailed information about the background to these trends and also let you know your own personal premium for 2025 on the enclosed insurance policy. In addition, you will learn more about the main changes and ongoing digitisation of our offers. In an editorial article, we turn our attention to beating stress – with practical hints and strategies to ease your path through the darker season of the year.

We thank you for your confidence and are working hard to keep the financial burden on our insured members as low as possible, while at the same time securing Aquilana's stability.

Kind regards,

Werner Stoller
Chief Executive Officer

How to reach us

Our customer service answers your questions on **+41 56 203 44 22** (Monday to Friday, 8 a.m. to 4.30 p.m.) or by email at kundendienst@aquilana.ch. Or use the message function on our customer portal at www.myaquilana.ch.

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OKP cost forecasts for 2024 and 2025

The media release of 7 November 2023 by the KOF Swiss Economic Institute at ETH Zurich states that healthcare expenditure will continue to rise in the 2022 to 2025 forecasting period. The Federal Statistics Office (FSO) reported that healthcare costs rose by 2.5% in 2022 to reach CHF 91.5 billion. The main service providers were hospitals (CHF 32.6 billion), social medicine facilities (CHF 14.5 billion) and medical practices (CHF 13.7 billion). Overall, private households spent CHF 526 per person every month on healthcare, including health insurance scheme premiums, self-pay sums and self-purchased health items. However, the increase was smaller than in the previous five years (+3.2%). Allowing for higher prices in the year 2022 and an inflation rate of 2.8%, the healthcare sector became more expensive in real terms. FSO data shows that 52% of healthcare costs were accounted for by persons over the age of 61. With the exception of the 0 to 10 and 56 to 75 age groups, healthcare costs for women were 55% higher than for men. For the year 2024, the KOF forecasts healthcare expenditure of CHF 95.3 billion (+3.6%), rising further to CHF 98.4 billion (+3.2%) in 2025. Santésuisse points out that healthcare costs rose by 6% in 2023, the biggest increase for ten years. Overall costs for basic insurance therefore stand at more than CHF 40 billion. The cost trend for compulsory healthcare insurance (OKP) is not just causing concern to the Association of Swiss Health Insurers; the Brand Indicator Switzerland market study also shows it to be the subject about which the Swiss population worries most. All genders, parts of the country and age groups share this concern equally. Despite Switzerland's excellent healthcare system, holding costs down remains an ongoing task, not just for the politicians but also for the cantons (e.g. for hospital planning in view of the trend to accord priority to outpatient over inpatient treatment) and for all other stakeholders in the healthcare system.

Rising costs and strong customer growth lead to much higher premiums

Strong post-pandemic catch-up effects and higher healthcare costs due to more frequent visits to doctors, more outpatient hospital care, more expensive medicines and growth of psychological psychotherapy (partly due to the system changeover from the delegation model to the prescription model), physiotherapy and nursing care led to an increase in healthcare premiums by an average of 8.7% in 2024, higher than in any of the past ten years or more. Unfortunately, healthcare costs will continue to rise in 2024 and 2025, with a sub-

stantial impact on health insurance scheme premiums in 2025.

As was already the case in 2022, Aquilana again reported strong membership growth in autumn 2023 with implications for the following year. Taking account also of growth within the year, Aquilana reported an increase across the new year of some 19,000 basic insurance holders after adjustment for membership churn (autumn 2022: 23,359). As of 1 January 2024, Aquilana had a total of 88,656 basic insurance holders (against 69,699 on 1 January 2023). This growth creates higher obligations with a time lag. Net benefits rose by 34% in 2023; this brought a negative operating result of CHF 27.0 million. That loss is mainly attributable to the massive increase in risk compensation expenditure and to the need to set up additional provisions for claims, especially in the OKP segment, in order to safeguard financial security and satisfy the required solvency ratio. This trend is bound to continue significantly in 2024 for which we expect to report another negative result. That is why we find ourselves obliged to impose double-digit basic insurance premium increases, especially in the Cantons of Aargau, Bern, Glarus, Jura, Ticino, Thurgau, Valais and Zurich.

2025 OKP premiums in Switzerland

Looking ahead to next year, the steep increase in healthcare costs, the risk structure of our inventory of insured members and the supervisory law criteria imposed by the Federal Office of Public Health (FOPH) will undoubtedly result in the imposition of high basic insurance premiums in the occasion of the premium approval procedure. A substantial premium correction was unavoidable to safeguard Aquilana's financial stability in this challenging environment, to satisfy the minimum solvency ratio requirements and secure future risk compensation expenditure. The healthcare insurers, including Aquilana, had to submit their premium proposals for the year 2025 to the FOPH by 31 July. Depending on their tariff region, our insured members too will have to dig much deeper into their pockets. Our tariff submission and hence the basic insurance premiums (OKP/CASAMED/SMARTMED), applicable from 1 January 2025, were reviewed by the supervisory authority; the premium adjustments were approved and, in some cases, even imposed at this level. The OKP tariff adjustment bandwidth for an adult above the age of 26 with an annual excess of CHF 300 and with accident cover ranges from 4% to 13%. **The impact expressed either as a percentage or in Swiss francs on the personal premium situation of our insured members depends on the canton of residence, tariff region, age, annual excess, chosen insurance model, inclusion or exclusion of accidents and any lower rebates on the special forms of insurance.**

2025 premiums for KVG individual daily allowance insurance

Voluntary daily allowance insurance premiums (insurance against loss of earnings) will remain stable again next year.

2025 OKP premiums in the EU

Premiums for our OKP insurance holders residing in France, Great Britain, Italy, the Netherlands and Spain will remain unchanged. Premiums for our OKP insurance holders residing in France, Great Britain, Italy, The Netherlands and Spain will remain unchanged. The OKP premiums for insured members in Germany are set to rise by 12%, while those living in Austria must expect a 15% increase and in Portugal one of 10%. These adjustments are based on the tariff for adults above the age of 26 with accident cover and an ordinary annual excess of CHF 300.

2025 premiums for supplementary insurance

Good news for our members with private hospital care insurance (SV/P): premiums for all age groups will be reduced by around 5% on 1 January 2025. Premiums for all other supplementary insurance schemes will remain unchanged in 2025. In other words, our rates for VVG insurance products will not undergo a general inflation-related increase. Premium adjustments will only be necessary in the event of an age-dependent move to a different tariff level. The cost-benefit ratio for our supplementary outpatient insurance schemes (PLUS, TOP, dental care insurance levels I and II) and for supplementary inpatient insurance schemes (general, semi-private and private wards) will therefore remain extremely attractive.

The Swiss Quality Test Institute (SIQT) presented two direct awards to Aquilana for its performance in the "Cost/Benefit" field in 2024. In an industry-wide comparison, our supplementary hospital insurance ranked in first place. Moreover, Aquilana was recognised for its outstanding cost-benefit ratio among 1630 businesses in 150 different sectors.

The Swiss Federal Council regulates insurance intermediaries and bans unsolicited telephone calls

On 14 August 2024, the Federal Council decided to prohibit telephone cold calling by insurance intermediaries with effect from 1 September 2024 and to regulate compensation for intermediaries more stringently. In addition, the branch agreement which lays down clear criteria for the activities of intermediaries was declared to be binding. These measures are designed to enhance consumer protection and

make the insurance market more transparent. Substantial fines will be imposed if these rules are infringed.

Aquilana is opposed to telephone advertising

At Aquilana, we welcome this action taken by the Federal Council because we have always been opposed to aggressive promotional methods. Unlike many other health insurers, we rely solely on direct distribution by our own staff and have nothing to do with intermediaries, brokers or call centres. We are strongly opposed to unsolicited telephone advertising and home visits and do not pay commissions for such activities. Instead, we count on transparent and fair customer advice guided by our fundamental entrepreneurial values. However, if you do still receive unsolicited calls, we advise you not to respond and to refrain from disclosing any personal information.



You will find further information at:
www.aquilana.ch/ueber-aquilana/kundenzufriedenheit/ihre-vorteile

TARMED to be replaced by TARDOC and flat charge rates: a fundamental decision

The Federal Council has approved two new charge scales for doctors. With effect from January 2026, the obsolete TARMED physicians' tariff will be replaced by the new TARDOC tariff system and the first flat charge rates; this adjustment is designed to make cost billing more up to date and transparent. Patients will notice little change when they attend an appointment with their doctor, but the new tariff is intended to make billing consistent with the present reality and avoid unjustified healthcare cost increases.



Stress

How can we bring it under better control?

Stress is a natural reaction of the body to challenges or threats. In small doses, it can be highly motivating. Nowadays, however, the focus is often on the negative side of stress that causes illness. In our modern world we experience increasing strains due to the fast pace of life and constant pressure to perform. The tendency for the stress level to rise is often particularly apparent in the cold season of the year when the days become shorter and darker.

In this edition of AQTUELL, you will find helpful tips on bringing stress under control – enabling you to improve your all-round sense of well-being.

What causes stress in Switzerland?

An ongoing imbalance between strains and available resources is defined by www.stressnostress.ch as stress. A study conducted by Swiss Tourism in 2019 showed that 75% of the persons who were questioned regarded their job as the principal stress factor. The need to remain within reach at all times came in second place, followed by pressure to act dynamically and successfully or to keep up to date with the very latest technologies. The Job-Stress-Index 2022 shows that more than 30% of the Swiss population in active employment are emotionally exhausted – a much higher number than in previous years. The pandemic, more intensive work and challenges when working from home have heightened the pressure on employees and are costing the economy some CHF 6.5 billion each year. Alongside work-related stress, private worries such as financial problems and family conflicts also make a significant contribution to overall stress. A lack of time for relaxation and social contacts make the situation even worse. This stress not only damages physical and mental health, but also impairs the quality of life

Typical stress symptoms

Too much stress can be reflected in a variety of symptoms that may be both physical and emotional.

Physical symptoms include headaches, stomach upsets, disturbed sleep, a racing heart rate and general exhaustion. The nature and intensity of these symptoms may vary from person to person and often depend on individual factors.

Emotional symptoms may include heightened irritability, anxiety, difficulty in concentrating and depression. Behavioural changes such as withdrawal from society, increased consumption of alcohol or other substances and diminished performance are other typical stress symptoms.

Recognition of symptoms of this kind at an early date, both in yourself and in others, is important to enable the right measures to be taken in good time to overcome stress and prevent long-term harm. On the last page of this edition you will find useful hints on stress relief that can help you to feel better again.

Check it out!

Go to www.stressnostress.ch to find out how stressed you are.



Scan the QR code to go to the online stress check (website available in German, French and Italian).

Changes on 1 January 2025

Compulsory healthcare insurance

Changed rebate for SMARTMED compulsory healthcare insurance

The premium reduction for elective excesses in combination with a restricted choice of service providers is subject to stringent legal criteria that must be respected when the premium is determined. The maximum permissible rebate for elective excesses likewise applies within the chosen form of insurance. When calculating the rebate for the alternative insurance models (CASAMED and SMARTMED), other requirements must also be satisfied, in particular compliance with the average value across all excess levels and cantons. **As a result, the rebates for the SMARTMED insurance model will have to be reduced from the previous 15% to 14% in the cantons of Aargau, Bern, Ticino and Vaud.**

Reduction of the rebate for children aged 0–18

The **premium rebate for children** up to their 18th birthday **has been reduced by 1% to 77%**. The family rebate amounting to 50% of the child's premium from the third child in the same family remains unchanged.

Insured persons born in 1999 and 2006

Insured persons who have reached their 18th birthday will be reassigned to the premium level for adults aged 19 to 25 with effect from 1 January 2025. The previous child's rebate will therefore lapse. At the same time, in the case of an insurance policy with an elective excess, the holder will automatically be reassigned to the relevant excess level for adults. However, we grant a young person's rebate to all insured persons up to their 25th birthday; the premium payable by them is therefore 26% lower than the one for adults.

Under the terms of the Health Insurance Act (KVG), the young person's rebate lapses on reaching the 25th birthday; reassignment to the adult premium is therefore automatic in the 26th year of life.

To benefit from a more favourable premium, we advise our insured members born in the years 1999 and 2006 to consider increasing their annual excess or transferring to an alternative insurance model (CASAMED or SMARTMED).

Insured persons born in 1959

A new stage in life begins when you reach the ordinary AHV retirement age – and that also goes for insurance matters. In principle, compulsory accident insurance is automatically included for all basic insurance holders on reaching AHV retirement age. The persons concerned will be notified of this change in advance in writing. For insured

individuals who have already provided evidence of continuing employment in the current year after reaching ordinary AHV retirement age, accident cover continues to be excluded from their basic insurance until the end of the calendar year at the latest. This evidence must be produced again every year until retirement becomes definitive and sent to us before the start of the following year. For persons who provide evidence of a professional activity as of 1 January 2025, accident inclusion will be cancelled again.

Supplementary insurance policies

Change of age group for supplementary insurance

Because of your present age, depending on your year of birth and your particular supplementary insurance policy you may be reassigned to a higher tariff age group on 1 January 2025. This applies to the following types of supplementary insurance: PLUS, TOP, dental care (levels I and II), hospital care (general, semi-private and private wards) and also to capital insurance schemes UTI and KTI. Precise details of your product are shown on your policy, together with the monthly premium.

Attractive savings opportunities

Expert, needs-based advice is the first step towards saving. That will enable you to avoid double and/or excessive insurance. Please contact our customer relationship managers to achieve a real reduction of your premium budget or check out the savings opportunities on our website.



Further information about our savings opportunities can be found here:
www.aquilana.ch/praemien-sparen

Miscellaneous

2025 environmental levy

We enclose your personal policy and the information note about environmental levies published by the Federal Office for the Environment (FOEN). CHF 61.80 (CHF 5.15 per month) will be repaid in 2025 to our insured members residing in Switzerland from the income raised by the environmental taxes (CO₂ levy and VOC incentive levy). This amount will be offset against your basic insurance premium shown on your insurance policy.

2025 insurance policy

Your personal insurance premium is shown on the enclosed insurance policy that takes effect on 1 January 2025. Please read this carefully and let us know any corrections without delay. May we also ask you to make sure to keep your insurance policy carefully at all times in case you need the document later, e.g. to provide evidence of eligibility for any contributions towards reduced premiums. Thank you very much!

30 November 2024 is the time limit for changes

Would you like to change your existing insurance cover with effect from 1 January 2025 (e.g. change your excess, include or exclude accident cover from basic insurance, transfer to a different insurance model)? If so, please let us know your desired changes without delay in writing – but in any case no later than by 30 November 2024. Or else you can make the desired change easily and conveniently yourself online at www.aquilana.ch → **SERVICE** or alternatively via your **myAquilana account**. Insured persons who wish to change their payment intervals and so benefit from a rebate are also kindly requested to let us know by 30 November 2024 at the latest because premium payments are collected in advance.

Notice period – VVG supplementary insurance policies

The ordinary notice period for supplementary insurance policies already expired on 30 September 2024. Notice to terminate supplementary insurance with effect from 31 December 2024 can therefore only be given in the event of a tariff adjustment. This must be done in writing by letter to reach us by 30 November 2024 at the latest. Please note that an insurance downgrade will become final and irrevocable after your 65th birthday.

Notice period – KVG basic insurance policies

If you wish to change your basic insurance provider, your notice must reach Aquilana by 30 November 2024 at the latest. You can now also give notice conveniently online via our web service. However, a change of insurer is possible only if there are no outstanding payments at Aquilana on the leaving date (no late premiums or cost participations).

Summary for your tax return

By mid-February 2025 at the latest, you will automatically receive a list of your 2024 premiums and healthcare costs for the purposes of your next tax return.

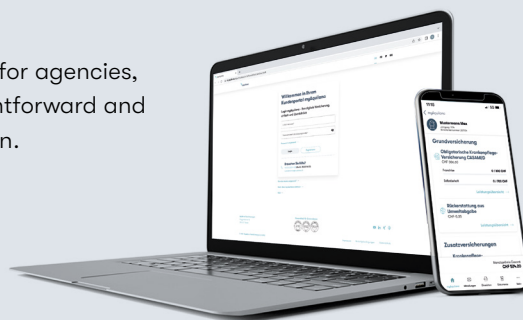
Aquilana extends its digital service: termination procedure now available online

The termination procedure for your insurance has been digitised. Removal abroad, notification of a death or termination of the basic insurance because of a change of insurance provider – all these procedures can now be handled conveniently online. Thanks to the new web service, written notification of termination is no longer required for these procedures and you will receive immediate confirmation of dispatch of your online termination notice. This not only saves time but also makes for secure and straightforward processing.

We have also put in place a special upload procedure for agencies, supporting services and social offices to permit straightforward and secure submission of letters giving notice of termination.



You can find further information about notice of termination here: www.aquilana.ch/kuendigung



Keeping ahead of stress

Ten tips to overcome routine stress

These tips and strategies will enable you to contend more easily with the dark season of the year and actively promote your mental health.

Make movement part of your routine

Regular physical activity such as walking, yoga or fitness exercises helps to break down stress hormones and improve your mood. A short walk in a natural setting can work wonders.

Practise gratitude

Write down three things for which you are grateful every day. This will help to focus on positive matters and enable you to reflect consciously for a brief moment on your present situation.

Look out at the world

Turn your eyes away from your smartphone or computer screen. Look into the distance and search for the most remote point that you can see with the naked eye. What can you discover in your environment?

Digital detox

Reduce your screen time and enjoy regular breaks from digital devices. This helps to calm your mind and reduce stress.

Breathing exercises

Simple breathing exercises such as the 4-7-8 method can help to calm the nervous system. Breathe in for four seconds, hold your breath for seven seconds and then breathe out for eight seconds.

Healthy diet

Although fast food may seem attractive at first glance, a balanced diet with plenty of fruit, vegetables and whole grain products does much more for your physical health and can help to break down stress.

Time management

Get an overview of work to be done. Start with the most unpleasant task, after which all the others will become easier. Deal with your tasks step by step – you do not have to climb the Matterhorn at one go! The nicest thing of all is to mark off the completion of tasks on your personal check list.

Relaxation at the press of a button

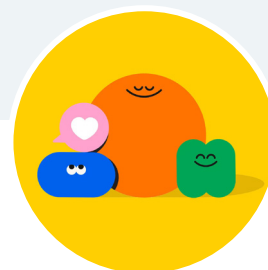
The “emergency button” is located in the centre of the palm of your hand. Press down firmly on this point with your thumb – as long as it is not unpleasant. Then change over to your other hand.

Maintain social contacts

Social interactions remain important in the cold season of the year. Spend time with friends or family to take positive energy on board and get support.

Establish a sleep routine

Make sure to sleep at regular hours and create a relaxing sleep environment. Getting enough sleep is the key to mastering stress and improving your general well-being.



App tip

Headspace provides guided meditation and alertness exercises that can easily be integrated into your daily routine. This app is particularly helpful to take short relaxing breaks.



Available in the AppStore
or on Google Play

Enclosures: insurance policy(ies) 2025, FOEN information note