



All the insurance you need.
sympany

Basic insurance casamed hmo

HMO model: a full team at your practice,
dedicated to your well-being.

casamed hmo

A whole team to look after you.

Take the easy way with an HMO group practice:
with **casamed hmo**, there are many specialists to take care of you.



Here's how it works

- If you're ill, always go to your HMO centre first.
- They will coordinate your treatment and, if necessary, refer you to a specialist medical practice or hospital.
- You can visit an ophthalmologist, gynaecologist or paediatrician (up to the age of 16) and an emergency department or ward directly – without a referral. Please inform your HMO centre following emergency treatment.
- An emergency is deemed to exist when a person is in an acute situation that threatens their health or life and requires immediate medical treatment.
- Important information: If you do not follow the rules, Sympany may refuse to bear the costs. If you repeatedly fail to follow the rules, we will switch you to traditional basic insurance with a free choice of doctor.

Selecting or changing your HMO centre

- Family doctors and specialist medical practices work together in HMO group practices to alleviate your health ailments and support your health. HMO = Health Maintenance Organisation.
- When concluding the contract, you select your HMO centre.
- You can search for or change your HMO centre at www.sympany.ch/changedoctor and then inform us of your choice directly via the online form, by post or by e-mail.
- You can change your HMO centre at any time as of the first of the following month.
- From the age of 16, after a move or if you wish to change practices, please let us know which HMO centre you would like to go to in the future.
- Find out in advance whether the practice is currently accepting new patients.

Frequently asked questions

Chronic illnesses	Do I always have to contact my HMO centre in relation to recurring or chronic illnesses?	Yes, you require a referral from your HMO centre for treatment at a specialist medical practice. In the case of long-term treatments, simply ask for a referral that is valid for a correspondingly longer period of time.
Emergencies	What should I do after an emergency?	Please inform your HMO centre about the emergency treatment as soon as your health allows. A person close to you can also do this on your behalf if you wish.
Accident	I've had an accident. What should I do?	Please also contact your HMO centre in the event of an accident. Exception: if the accident is an acute, very serious or life-threatening emergency, then immediate treatment by an emergency department or ward is the priority.
Pregnancy	I am pregnant. Do I have to go to the HMO centre for every check-up?	If your gynaecologist is not at your HMO centre, you can contact your gynaecologist's practice directly for any treatments relating to your pregnancy. For non-pregnancy-related medical issues, please get in touch with your HMO centre.
Absence of doctor	What should I do if my HMO centre cannot be reached?	Your HMO centre can usually be reached during business hours. If you cannot get hold of the HMO centre, please inform them afterwards.
Referral	What should I do if a specialist medical practice to which I was referred by the HMO centre refers me to another specialist medical practice?	Please inform your HMO centre about the further referral to the second specialist medical practice.
Third-party providers	Do I have to report third-party services that do not involve any personal contact (e.g. laboratory analyses) to the HMO centre?	No, if you have been referred by the HMO centre for follow-up treatment, you do not have to additionally report any laboratory work or similar.
Rules	Do I really always have to go to the HMO centre first or can I inform them once I've had treatment at the specialist medical practice?	Coordinating your treatments through your HMO centre makes cost savings possible that secure you the corresponding premium discount. In order for them to be able to coordinate your treatments, you need to contact them first. Details and exceptions can be found under "Here's how it works" on the previous page. Sympany ensures that all policyholders follow the rules.
Treatment plan	Do I have to adhere to the treatment plan drawn up by the HMO centre?	Yes, you must follow your HMO centre's treatment plan for your medical treatment.
Visiting a doctor without a referral	What happens if I go to a specialist medical practice without being referred by the HMO centre?	Sympany will first inform you of the rules. If you repeatedly fail to follow the rules, we may switch you to traditional basic insurance with a free choice of doctor. It will not be possible to switch to an alternative insurance model for one year thereafter.
Second opinion	What can I do if I don't agree with the treatment given or recommended by my HMO centre?	<ol style="list-style-type: none"> 1) You can request a second opinion from another doctor at your HMO centre. 2) You can obtain a second opinion. However, a referral from your HMO centre is required. 3) If there are persistent disagreements, it is possible to change your HMO centre.
Changing insurance model	Can I choose a different insurance model or traditional basic insurance instead of casamed hmo ?	It is always possible to change as of 1 January of the following year. Please let us know what you would like to do in compliance with the period of notice by 30 November or contact us in good time beforehand for advice on the right insurance model.
Conditions following cancellation of casamed hmo	I'm changing my insurance model for the next year. Do I have to continue to adhere to the conditions of casamed hmo until then?	Yes, you will benefit from a premium discount until you switch. Thus, the rules of the casamed hmo insurance model apply until the contract expires.

Your advantages

- You receive comprehensive medical care and benefit from having different specialists and therapists all under one roof.

- You get an attractive discount on your premiums.

Contact and support

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