



KPT, Postfach, CH-3001 Bern  
kpt.ch

## KPTwin.easy model in accordance with the KVG (EASY)

General Conditions of Insurance (AVB)  
Edition 01.2020

### General provisions

#### **Purpose** *EASY art. 1*

KPTwin.easy is a special model of statutory health insurance which complies with the Federal Law on Health Insurance (KVG) in which the initial medical consultation and the decision about the clinical pathway are made using the services of a telemedical consulting centre (in the following text: telemedical provider) (gatekeeping). Medication is dispensed and sent to the address you give (in Switzerland) by a pharmacist stipulated by KPT or medication can also be collected at a branch of the pharmacist. Persons insured under KPTwin.easy receive a discount on premiums for the statutory health insurance.

#### **Legal bases** *EASY art. 2*

The legal bases for the provision of benefits are the Federal Law on the General Part of Social Insurance Law (ATSG), art. 41 para. 4 KVG and art. 62 KVG, the bye-laws to the KVG and the «Implementing provisions supplementary to the KVG» of KPT.

#### **Benefits** *EASY art. 3*

The content and scope of the benefits provided is arranged in accordance with the provisions of the ATSG, the KVG, and the implementing rules for each. Participation in costs is required in every case in accordance with the KVG (deductible and participation in costs).

### Contractual relationship

#### **Admission to the insurance** *EASY art. 4*

All insured persons domiciled in Switzerland may be admitted to KPTwin.easy. After making application you can be admitted at the beginning of the next month as desired.

#### **Leaving the insurance** *EASY art. 5*

You can leave the insurance model in every case on 31 December while observing the legal period of notice.

#### **Change of category** *EASY art. 6*

In the event of any of the following cases you will be assigned to the regular statutory health insurance:

- In the case of a stay in a nursing home, the nursing ward of an old people's home or in a ward for chronic illnesses in an acute hospital
- In the case of stays abroad which last longer than 12 months. You have a duty to notify KPT in advance about stays abroad. You will not be allotted to the other category of insurance if you return to Switzerland.

If a contract with a stipulated service provider (telemedical provider, pharmacy or supplier of medical aids) is terminated or if KPT changes to another supplier, KPT informs you in advance in good time in writing or on the customer gateway.



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## Duties

### **Gatekeeping** *EASY art. 7*

Always consult the telemedical provider first if you have any medical problems. The telemedical provider determines the clinical pathway to be taken and you are obliged to adhere to the instructions given. Treatment (including further treatment and follow-up consultations) by family doctors, specialists or hospitals is provided subject to approval by the telemedical provider. Medication should only be obtained from the pharmacist specified by KPT other than in cases where an urgent initial supply is required. Generic drugs will be issued instead of original preparations provided there is no medical reason to do otherwise. Medical aids and devices should be obtained from the supplier stipulated by KPT.

### **Exceptions** *EASY art. 8*

You do not have to consult the telemedical provider first in any of these cases:

- In emergencies  
An emergency is deemed to have occurred if the situation of an individual is assessed by himself or herself or by a third party as life threatening or as one requiring immediate treatment. Your telemedical provider should be notified as soon as possible after emergencies.
- In the case of gynaecological examinations and obstetric care
- In the case of examinations carried out by an ophthalmologist or dentist

## Adherence to the system

### **Non-adherence to the system** *EASY art. 9*

If you do not adhere to the stipulations of *EASY art. 7*, KPT can initiate the sanctions mentioned hereafter.

- Curtail legal benefits by 50 %
- In repeated cases, immediate exclusion from the model of insurance can result. It then becomes impossible to change to another special model of KPT insurance until the end of the following year.

### **Second opinion** *EASY art. 10*

If you do not agree with the clinical pathway proposed by your telemedical provider, you can request a second opinion from another doctor. KPT puts you in touch with specialists and reimburses the costs for the second opinion if this results in different findings.

### **Duty to notify** *EASY art. 11*

To facilitate the coordination of benefits you have to notify the telemedical provider or KPT about any accidents for which costs are accepted by the UVG insurer.

## Final provisions

### **Data protection and exchange of data** *EASY art. 12*

All employees of KPT are subject to the obligation to maintain professional secrecy in compliance with Art. 33 ATSG and other legal and regulatory stipulations on data protection. KPT and the coordinating service provider exchange data while adhering to the legal stipulations of the ATSG, the KVG and the Federal Act on Data Protection (FADP) as required to implement the contract and to check that the conditions of the model of insurance are adhered to. If necessary, sensitive personal data will also be exchanged within the framework permitted under law.

### **Enactment** *EASY art. 13*

The General Conditions of Insurance enter into force on 1 January 2020.

Bern, 1 July 2019  
KPT Krankenkasse AG