Helsana

Why you receive an environmental levy refund each year
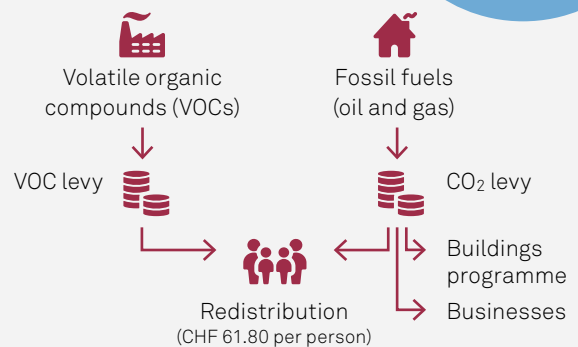
Bern, August 2024

Dear Insurance Customer,

You will receive a refund in each of your premium invoices for basic health insurance, amounting to CHF 61.80 per person (or CHF 5.15 per month in 2025). This sum is drawn from the environmental levies, which are not a general tax. Instead, they work according to the **"polluter pays" principle:** anyone who is potentially harming the environment pays, while everyone else benefits. The polluter pays principle, which is anchored in Swiss law, aims to incentivise people to use harmful substances sparingly. This is good for both the climate and public health.

There are two kinds of environmental levy:

– A **CO_2 levy** for the use of heating oil or natural gas. This is charged because burning these fuels causes CO_2 emissions, which are partly responsible for global warming.

– A **VOC (volatile organic compounds) levy** for the use of solvents, for example, to clean metals or as a component in paint. They are partly to blame for the high ozone levels in summer (summer smog).

The VOC levy is redistributed in full to the public, while the CO_2 levy is split between the public and the business community. Another part of the CO_2 levy is used to make buildings more climate-friendly (Buildings Programme) and to support sustainable technologies (Technology Fund).

How the environmental levies are redistributed

Volatile organic compounds (VOCs) → VOC levy

Fossil fuels (oil and gas) → CO_2 levy

Redistribution (CHF 61.80 per person)

Buildings programme
Businesses

Video about redistribution

Why go through the health insurance premium?
The health insurance premium was chosen because it is the most efficient means of redistributing environmental levies. Anyone who lives in Switzerland and has basic health insurance with a Swiss provider is entitled to the refund.

Further information can be found online at:
bafu.admin.ch/CO2-levy
bafu.admin.ch/voc
(in German, French and Italian)
dasgebaeudeprogramm.ch
(in German, French and Italian)
technologyfund.ch

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Federal Office for the Environment (FOEN)