



**Care at home and  
in a nursing home**  
Useful information for  
you and your relatives

## Committed to your health.

Are you or your relatives in need of care in a nursing home, from a Spitex (home nursing) organisation or an independent care specialist? This brochure provides the answers to basic questions about arranging and financing care services and offers helpful advice.

## What types of care are there?

**People with physical or mental disabilities are often reliant on care, and these services can be very different.**

### Nursing care

Assistance from a nurse becomes necessary when an individual is no longer able to look after themselves on a day-to-day basis. This may be as a result of a physical or mental disability. The objective of nursing care is always to maintain the individual's independence and personal responsibility for as long as possible without providing more help than is necessary.

Nursing care must be prescribed by a general practitioner or a doctor in hospital. However, basic care may be provided without requiring a medical prescription. The care specialist determines the expected care needs and the corresponding time required. Care services provided at home are recorded according to time and expenditure. In a nursing home, an individual is allocated to one of twelve care levels based on their need for nursing care.

### Acute and transitional care

This type of care is prescribed by a hospital doctor and is provided for a maximum of two weeks immediately following a stay in hospital. The objective of this type of care is to improve the individual's ability to look after himself or herself: the insured person will re-use the skills and opportunities that they had before they went into hospital in a familiar environment, thus avoiding readmission to hospital. Care can be provided in an inpatient facility or in the individual's home by Spitex.

### Palliative care

Palliative care is the umbrella term used to describe all areas of care provided for the terminally ill and those who are dying. The objective of this type of care is to alleviate suffering and enable individuals to have the best possible quality of life right to the end. Palliative care assists them and their relatives in coping with illness and grief.

Teams from different disciplines and specialisations work together in order to meet the needs of those affected and their relatives in the best possible way.

# What services are reimbursed?

## Billing and payment

### Mandatory benefits

Basic insurance covers the cost of care services listed in Article 7 of the Health Care Benefits Ordinance (KLV). These services include measures to clarify an individual's need for care, advice and coordination, examination and treatment measures as well as basic nursing care. Who is allowed to provide care (e.g. Spitex or a nursing home) and what services are paid for and how is also stipulated. Services are billed on a time rate based on minutes, a daily flat rate or, in the case of outpatient care, dependent on the type of activity (e.g. basic or treatment services).

### Non-mandatory benefits

Basic insurance does not cover costs for support, accompaniment or household help. All services that are not listed in the KLV are non-mandatory benefits. These include, for example, household help, support costs and food and accommodation costs.

### Benefits under supplementary insurance

Helsana provides certain supplementary insurance policies that cover part of the uncovered costs of household help or food and accommodation. However, support costs are not covered by basic insurance or any supplementary insurance.

### Evaluation of care services

The law stipulates that health insurers must evaluate the services invoiced. At Helsana, this evaluation process is carried out by trained care specialists with many years of professional experience in nursing care. The insured persons and the service providers will be notified in writing in advance of this evaluation and will subsequently receive the results in writing.

### Price protection

The Federal Health Insurance Act (KVG) provides a definitive list of the care measures that are covered by basic insurance. Supplementary insurance benefits such as travelling time expenses or administrative surcharges are legally regulated benefits and are included in the nursing care tariff.



**Please always check your invoices carefully and contact your care specialist if anything is unclear.**



# Who covers the costs?

## Assistance from your insurance



For the individual in question and their relatives, receiving care services can result in high costs. You should find out in advance about the possible payment of costs by your insurer.

### Financing of care costs

Care costs are financed jointly by the health insurer, the canton and the person in need of care. Health insurers will cover contributions throughout Switzerland that are stipulated by law. The amount of the share to be paid by the insured person and the canton depends on regional conditions and cantonal ordinances.

### What does this mean in real terms?

If you are receiving care, you have to pay a patient contribution in addition to the deductible and the excess. The amount of this contribution depends on your canton of residence. Your municipality can answer questions about this.

This daily contribution depends on the level of your care needs. There is no patient contribution for acute and transitional care. In this case, the law regulates the maximum contribution by the insured person.

### Financial assistance from third parties

People in need of care may be entitled to receive a helplessness allowance and/or supplementary benefits.

### Helplessness allowance

The helplessness allowance is intended to enable people with a disability to lead an independent life. It is paid to individuals who need help from third parties for everyday activities such as getting dressed, eating or personal hygiene. The entitlement to this allowance starts after a waiting period of one year, at the earliest, and expires if the individual in question no longer meets the requirements.

### Supplementary benefits on top of OASI and DI

Any person who receives a pension from the old-age and survivors' insurance (OASI) or the disability insurance (DI) can apply for supplementary benefits. People who live in Switzerland and whose pension benefits are insufficient to cover their living costs are eligible for supplementary benefits. Reimbursement of illness and disability costs can also be claimed under the supplementary benefits, such as costs of assistance, nursing care and support at home as well as the costs of medical aids.



In order to claim eligibility for the helplessness allowance or supplementary benefits, you should contact the OASI/DI office in your municipality.



Visit [ahv-iv.ch](http://ahv-iv.ch) for more information about the helplessness allowance and supplementary benefits as well as an online calculator to help you make provisional calculations of your potential entitlement.

# How do you reconcile care and a career?

## Useful information for relatives

**In addition to nursing care provided at home by Spitex and care provided in a nursing home, care tasks are often also performed by relatives.**

Reconciling your career with your responsibilities as a carer can be a balancing act. Depending on the state of health of the person in need of care and the course of their illness, the time and effort required to care for them and their degree of dependency may increase steadily. There are also administrative tasks to be performed, and this can be equally time-consuming. Knowing what to look out for and what advice and support is available is therefore essential.

### Effect on employment

Very often, employees say nothing at work about their responsibilities to care for their relatives. But it could make sense to discuss this, especially if your employment relationship is regularly affected by the situation.

### Advice

Various options are open to employees for obtaining advice on the compatibility of care and their career. Organisations that you can turn to are listed under points of contact. Some employers also offer in-house counselling services.

### Finances

People who look after relatives in need of care (parents, children, siblings, grandparents, spouses, in-laws and stepchildren) are entitled to a care credit from the calendar year after their 17th birthday until they reach retirement age. This is intended to enable them to receive a higher pension under the OASI or DI later in life. The caregiver is entitled to this care credit if the person in need of care is in the same living situation for at least 180 days a year and lives a maximum of 30 kilometres or an hour away from the caregiver. In addition, the person in need of care must receive a helplessness allowance from the OASI, DI, accident or military insurance. The application for this credit must be submitted every year to the cantonal compensation office in the caregiver's canton of residence.



More information about reconciling care and your career can be found at [workandcare.ch](https://www.workandcare.ch)

A comprehensive leaflet “Berufstätig sein und Angehörige pflegen” (Working and caring for relatives: available in German, French and Italian only) may be found at [alz.ch](https://www.alz.ch)

More information about care credits can be found at [ausgleichskasse.ch](https://www.ausgleichskasse.ch) or [ahv-iv.ch](https://www.ahv-iv.ch)

# Points of contact

## Advice and support

### Counselling

**Swiss Red Cross (SRC)**  
redcross.ch

**Pro Senectute Switzerland**  
prosenectute.ch

**Pro Infirmis**  
proinfirmis.ch

### Care at home / medical aids

**Spitex Switzerland**  
spitex.ch

**Spitex privée Suisse**  
spitexprivee.ch

**SAHB (Schweizerische Hilfsmittelberatung für Behinderte und Betagte), providing advice on medical aids for people with disabilities**  
sahb.ch

### Reconciliation of professional life and care

**Fachstelle UND, providing advice on reconciling work and family life**  
fachstelle-und.ch

**Careum work & care**  
workandcare.ch

### Swiss health associations

**Krebsliga Schweiz (Swiss Cancer League)**  
krebsliga.ch

**Lungenliga Schweiz (Swiss Lung Association)**  
lungenliga.ch

**Alzheimervereinigung (Swiss Alzheimer Association)**  
alz.ch

**Schweizerische Multiple Sklerose Gesellschaft (Swiss Multiple Sclerosis Society)**  
multiplesklerose.ch

**Parkinson Schweiz (Swiss Parkinson Association)**  
parkinson.ch

**Schweizerische Stiftung Pro Mente Sana (Swiss Foundation Pro Mente Sana)**  
promentesana.ch

### Other contact addresses

Contacts for other health-related issues may be found on the website of the Schweizerische Gesundheitsligen-Konferenz (Swiss Health Leagues Conference):  
geliko.ch

# We are there for you.

Throughout your life. Helping you stay healthy. So that you recover quickly. Or can live a better life when affected by illness.

## Do you have any questions?

We will be happy to answer your questions about our care benefits.

You can reach us at:

0844 80 81 82

[helsana.ch/contact](https://helsana.ch/contact)

## Awarded top marks.



## Helsana Group

Functional Management

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