



diagnolab

Test Yourself
For the Swissmarket

PRESENTATION
10TH OCTOBER 2016

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MARKET

A significant rise of the disease chlamydia has been registered in several of European countries since 2015. Switzerland is one of the concerned countries. The disease can get serious if not treated but the access for tests in Switzerland is complicated.

Young people have very few possibilities for free advice or healthcare in Switzerland and they often turn into the already extremely busy hospitals for advice and help and often they wait stressed and ashamed in the emergency rooms for up to 9 hours to get a test.

The other alternative is a private gynaecologist, but it can take weeks before to be able to get a meeting.

There is also the "shame-factor": many young people live in their parents' house and they do not wish to get the invoice and results home to their parents.

There are possibilities to order a self-test from U.K. Sweden or Germany but when searching on the most common related subjects and keywords there is nothing for the Swiss internet user to find or buy: The results on google for the Swiss market are close to none.

POPULATION SIZE AND POPULATION COMPOSITION
DATA - INDICATORS
AGE AND SEX

Permanent resident population by age and sex
 End of 2015

	<i>in thousands</i>	<i>in %</i>
Total	8327.1	
Men	4121.5	49.5%
Women	4205.7	50.5%
0-19	1675.5	20.1%
Men	860.7	10.3%
Women	814.8	9.8%
20-39	2225.1	26.7%
Men	1125.8	13.5%
Women	1099.3	13.2%
40-64	2931.4	35.2%
Men	1475.3	17.7%
Women	1456.1	17.5%
65-79	1078.2	12.9%
Men	506.4	6.1%
Women	571.7	6.9%
80 +	416.9	5%
Men	153.2	1.8%
Women	263.7	3.2%

Source: Population and Households Statistics (STATPOP)

SWISS HEALTHCARE SYSTEM

HOW IT WORKS

The Federal Office of Public Health (FOPH) belongs to the Federal Department of Home Affairs (FDHA). As an authority on the national level, it is – together with the 26 cantons – responsible for public health and for the development of the Swiss health policies. This includes the care sector and the social health and accident insurance, among other things. As supervisory authority of the compulsory basic insurance, the FOPH analyses and authorises the annually submitted premiums of the insurance companies.

RESPONSIBILITIES

The most important responsibility of the FOPH is the health promotion of all persons living in Switzerland. On an international level, the FOPH represents Switzerland in all health-related issues towards other states and international organisations.

On a national level, the FOPH supervises the health of the population, in cooperation with the cantons. It plays a leading role in the shaping of the national health policies. The activities of the FOPH are manifold. Among other things, the FOPH is responsible for:

The maintenance and development of the social health and accident insurance. The FOPH defines which benefits have to be covered by the compulsory health insurance and supervises the social health and accident insurances. This also includes the authorisation of the health insurance premiums, especially regarding the financial security of the insurance companies, cost coverage and compliance with the legal regulations.

The first health insurance companies were founded in the early 19th century. In 1911, the Health and Accident Law KUVG was enacted. This remained the legal basis for health insurance until it was replaced by today's Health Insurance Laws (KVG). The KVG was adopted in a referendum and came into effect two years later. The new law was expected to have a cost-cutting effect and to ensure a high-quality basic medical care that could be afforded by everyone.

According to KVG, all persons living in Switzerland must have health insurance (basic insurance).

NEW DECISIONS FROM FOPH

2016 Rising premiums

The ones for young adults between ages 19 and 25 was at least increased by 5.4%.

2017 Another rise

On 26 September, the Federal Office of Public Health (FOPH) announced the health insurance premiums for 2017 – the result: for 2017, health insurance premiums will rise by 5.8% on average – across all cantons, age groups, insurance companies, models and deductible levels.

THE OUTCOME FROM THESE DECISIONS

The health insurance cost is one of the largest charges for a Swiss household and the young population is as in most European countries in a vulnerable economic situation due to recession.

For this reason a considerable amount of this population has been changing there health insurance to the one with the highest amount before refund from insurance company.

CHF 2'500.- a year: any costs for the insurance takers healthcare before this amount is reach is paid by the insurance taker, the insurance only take care of charges from CHF 2'500.- a year.

Examples: next pages 5, 6

1. Basic insurance and insured persons

2. Results in comparison

3. Contact details and quote request

Information for the calculation of your optimised deductible

Postcode of your place of residence

1205

[Find postcode](#)

Current health insurance provider

Sanitas

Current insurance model

Standard - Basic

Born in *i*

1992

Deductible *i*

2500

Accident coverage *i*

With Without

Annual health care costs *i*

4700

0 1900 3800 5700 7600 9500

Selection of models and display modes

Models to compare *i*


☒ Standard ☒ Family doctor ☒ HMO ☒ Telmed

1. Basic insurance and insured persons

2. Results in comparison

3. Contact details and quote request


Optimised deductible 2017

Display of results 


Standard view

Full view

Sort by

Lowest premium 

Assura



4.7

Monthly premium
CHF 384.60

Request quote »


HMO model

(Réseau de soins)

Opt. deductible
CHF 300

Annual premium CHF 4,615.20

Atupri



5.1

Monthly premium
CHF 399.90


Request quote »

HMO model

Opt. deductible
CHF 300

Annual premium CHF 4,798.80

Sanitas



5.3

Monthly premium
CHF 402.30

Request quote »


HMO model

(Netmed 10)

Opt. deductible
CHF 300

Annual premium CHF 4,827.60

Sanitas



5.3

Monthly premium
CHF 406.70

Request quote »


Telmed model

(Callmed)

Opt. deductible
CHF 300

Annual premium CHF 4,880.40

Sanitas



5.3

Monthly premium
CHF 411.20

Request quote »

Family doctor model

(Caremed)

Opt. deductible
CHF 300

Annual premium CHF 4,934.40

ANALYSES FEES

GYNAECOLOGIST DOCTOR CONSULTATION AND LABORATORY ANALYSIS

The costs are high and most of young patients will pay this amount themselves since the insurance only covers over CHF 2'500.- a year.

Examples: below and next pages 8, 9

H00000160728_1849-000240
 Régime
 Maternité
 Release 4.4G/rf

Justificatif de remboursement

Document		Identification		1468238417 - 11.07.2016 14:00:17		Page: 1	
Auteur		N° GLN(B)		7601000333438		Tél: 022 800 32 40	
Facture		N° RCC(B)		Y052325		Fax: 022 800 32 44	
Four. de prestations		N° GLN(P)		7601000333438		Tél: 022 800 32 40	
		N° RCC(P)		Y052325		Fax: 022 800 32 44	

Patient		Nom		N° GLN	
		Prénom			
		Rue			
		NPA			
		Localité		Genève	
		Date de naissance		11.01.1974	
		Sexe		F	
		Date cas			
		N° cas			
		N° AVS		756.3538.4946.88	
		N° Ceda			
		N° assuré		80756014790005706191	
		Canton		GE	
		Copie de facture		non	
		Type de remb.		TG	
		Lai		LAMai	
		N° contrat			
		Traitement		23.06.2016 - 30.06.2016	
		N°/Nom entreprise			
		Rôle/fonction		Médecin - Cabinet médical	
Mandataire		N° GLN/N° RCC		/	
Diagnostic		Cantonal		U	
Liste GLN				1/7601000333438	

Date	Tarif	Code	Code réf.	Se	Cô	Quantité	Pl PM/fix	f PM	VPT PM	PLPT	f PT	VPT PT	E	R	P	M	Montant
23.06.2016	001	00.0010		1	1.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	17.05
Consultation, première période de 5 min (consultation de base)																	
23.06.2016	001	00.0020	00.0010	1	1.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	17.05
+ Consultation, par période de 5 min en plus (supplément de consultation)																	
23.06.2016	001	00.0030	00.0010	1	1.00		4.78	1.00	0.96	4.10	1.00	0.96	1	1	1	0	8.53
+ Consultation, dernière période de 5 min (supplément de consultation)																	
30.06.2016	001	00.0010		1	1.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	17.05
Consultation, première période de 5 min (consultation de base)																	
30.06.2016	001	00.0020	00.0010	1	1.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	17.05
+ Consultation, par période de 5 min en plus (supplément de consultation)																	
30.06.2016	001	00.0030	00.0010	1	1.00		4.78	1.00	0.96	4.10	1.00	0.96	1	1	1	0	8.53
+ Consultation, dernière période de 5 min (supplément de consultation)																	
30.06.2016	001	00.0140		1	2.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	34.09
Prestation médicale en l'absence du patient (y compris étude de dossier), par période de 5 min																	
30.06.2016	001	22.0030		1	1.00		9.57	1.00	0.96	8.19	1.00	0.96	1	1	1	0	17.05
Consultation gynécologique spéciale par le spécialiste, par période de 5 min																	
30.06.2016	001	22.0050		1	1.00		5.74	1.00	0.96	5.60	1.00	0.96	1	1	1	0	10.89
Examen au spéculum																	
30.06.2016	001	22.0060	22.0050	1	1.00		3.83	1.00	0.96	3.73	1.00	0.96	1	1	1	0	7.26
+ Prélèvement de sécrétions vaginales pour analyse et examen bactériologique																	
30.06.2016	001	22.0070	22.0050	1	1.00		5.74	1.00	0.96	5.60	1.00	0.96	1	1	1	0	10.89
+ Prélèvements pour examen cytologique																	
30.06.2016	001	23.0010		1	1.00		9.57	1.00	0.96	9.34	1.00	0.96	1	1	1	0	18.16
Examen des seins																	
30.06.2016	001	39.3320		1	1.00		60.01	1.00	0.96	42.73	1.00	0.96	1	1	1	0	98.63
Endosonographie rectale et/ou vaginale																	
30.06.2016	001	39.0020	39.3320	1	1.00		0.00	1.00	0.96	34.49	1.00	0.96	1	1	1	0	33.11
Taxe de base pour la radiologie et le diagnostic par ultrasons par le médecin au cabinet médical et par le non-radiologue à l'hôpital (FAI), LAMai																	
30.06.2016	001	39.3800	39.3320	1	1.00		0.00	1.00	0.96	10.68	1.00	0.96	1	1	1	0	10.25
Prestation de base technique 0, grand examen par ultrasons, patient ambulatoire																	
30.06.2016	317	3358.00		1	1.00		29.00		1.00				1	1	1	0	29.00
Microscopie spéciale (orange acridine, Ziehl-Neelsen, auramine-rhodamine, y compris sur fond noir, contraste de phase, etc., KOH, recherche de champignons)																	
30.06.2016	317	4707.20		1	1.00		1.00		1.00				1	1	1	0	1.00
Supplément pour chaque analyse ne présentant pas le suffixe C																	
Total intermédiaire																	355.59

HLS2_20160728_2877-000063

☐ Accident
☒ Maladie
☐ Maternité

Facture No : 08150036/9-1
Dossier No : 16-331713 / 30.06.2016
 Destinataire : 500701092
 Demandé par : Docteur

Coppet, 11.07.16
 Page 1
 0 00457

** Rückforderungsbeleg ** ricevuta per il rimborso ** justificatif pour votre remboursement **

Analyses	Points	Position	Montant
Vagin cervix urètre	63	3334.00	63.00
Germe particulier additionnel	70	3343.00	70.00
Chlamydia trachomatis, amplif.	95	3396.00	95.00
Mycoplasma et Ureaplasma	42	3454.00	42.00
N.gonorrhoeae amplif.ac.nucléi	95	3460.00	95.00
Taxe de commande	24	4700.00	24.00
***			389.00

Laboratoire d'analyses médicales, succursale de Coppet

Credit Suisse AG
1002 Lausanne

Laboratoires d'analyses médicales
Case Postale 100
1296 Coppet

Credit Suisse AG
1002 Lausanne

Laboratoires d'analyses médicales
Case Postale 100
1296 Coppet

01-2570-3
XXXXXX XXX

94 79740 00000 00080 00815 00364
Madame

01-2570-3
XXXXXX XXX

Madame

Justificatif de remboursement Release 4.0 **M** HLS2_20160728_1750-000254

Document 16-5484297-T 12.07.2016, 07:38 Page 1

Auteur facture N° GLN 7601002132732
N° RCC P082513

Four.de prestations N° GLN 7601002121972
N° RCC/N° NIF M828625

Patient

Nom
Prénom
Rue
NPA
Localité GENEVE
Date de naissance 11.01.1974
Sexe féminin
Date cas -
N° cas/décision -
N° AVS
N° assuré
N°/Nom entreprise -
Canton GE
Copie Non
Type de remb. TG
Loi LAMal
Motif traitement Maladie
Traitement 30.06.2016
Lieu fourn. prest. Cabinet médical

N° GLN
Madame

☐ Accident
☒ Maladie
☐ Maternité

N° facture 16-5484297-T
Date facture 12.07.2016

Mandataire N° GLN / N° RCC 7601000333438 / Y052325 Dr méd.

Diagnostic -

Liste GLN 10516/7601001241909 10597/7601000333322

Commentaire Votre N° de Patient 7481
Votre référence
Centre de frais
Votre N° de cas
Hôpital-info

VieNuméro 4.319.025
N° Archive 026202
N° de Dossier 014/18.362418
Prélèvement 30.06.2016 / --:--

Date	Tarif	Code	Code réf.	Sé	Cô	Qté	Pt PM/Prix fPM	VPt PM	VPt PT	fPT	VPt PT	E	R	P	T	Montant																											
Cytopathologie, prestation médicale, 1 lame																																											
30.06.2016	001	37.0280		1		1	4.59	0.96				10516	10597	0	0	4.40																											
Cytopathologie, prestation non médicale, 1 lame																																											
30.06.2016	001	37.0600		1		1			37.13		0.96	10516	10597	0	0	35.65																											
Méthodes fondées sur l'état ilquide																																											
30.06.2016	001	37.0620		1		1			5.57		0.96	10597	10597	0	0	5.35																											
Cytopathologie, prest. médicale, rapport médical, cat. II																																											
30.06.2016	001	37.0320		1		1	22.96	0.96				10597	10597	0	0	22.05																											
Prestation méd. en l'absence du pat.par période de 5 min																																											
30.06.2016	001	00.0140		1		1	9.57	0.96	8.19		0.96	10597	10597	0	0	17.05																											
<table border="0"> <tr> <td>Tarimed PM</td> <td>35.65</td> <td>(37.12)</td> <td>Physio</td> <td>0</td> <td>LIMA</td> <td>0</td> <td>Autres</td> <td>0</td> </tr> <tr> <td>Tarimed PT</td> <td>48.85</td> <td>(50.89)</td> <td>Laboratoire</td> <td>0</td> <td>Médic.</td> <td>0</td> <td>Cantonal</td> <td>0</td> </tr> <tr> <td>Montant total CHF</td> <td>84.50</td> <td></td> <td>dont pr.obl.</td> <td>84.50</td> <td>Acompte</td> <td>0</td> <td>Montant dû Tarimed</td> <td>84.50</td> </tr> </table>																	Tarimed PM	35.65	(37.12)	Physio	0	LIMA	0	Autres	0	Tarimed PT	48.85	(50.89)	Laboratoire	0	Médic.	0	Cantonal	0	Montant total CHF	84.50		dont pr.obl.	84.50	Acompte	0	Montant dû Tarimed	84.50
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Tarimed PT	48.85	(50.89)	Laboratoire	0	Médic.	0	Cantonal	0																																			
Montant total CHF	84.50		dont pr.obl.	84.50	Acompte	0	Montant dû Tarimed	84.50																																			
N° TVA																																											
Code	Taux	Montant	TVA																																								
0	0	84.50	0.00																																								
1	8.0	0.00	0.00																																								
2	2.5	0.00	0.00																																								

6/11/2015/226