



Patient information: Invoices from Swisscom Health

Why have I received an invoice from Swisscom (Switzerland) Ltd, Health?

Your medical service provider, e.g. your doctor, therapist, hospital or laboratory, uses an invoicing service provided by Swisscom Health. This service was used to send your invoice or copy of your invoice to you. You can find more information about our service here: [curaBILL | Swisscom](#)

For more information about Swisscom Health, visit our [website](#).

The invoice I received contains errors. What do I need to do?

If you find fault with any of the items listed on your invoice, please contact your service provider and insurance company directly.

I paid an invoice twice. What should I do now?

You will receive a refund for the overpayment. However, the refund creates extra work for Swisscom Health. We charge a CHF 10 fee for this additional processing.

I forgot to pay my invoice.

Unpaid invoices will result in payment reminders. As a last resort, a collections process may be initiated, resulting in debt enforcement or the issuing of an unpaid debt certificate.

Fees:

CHF 10.00 for the first payment reminder

An additional CHF 20.00 for the second payment reminder

Costs resulting from collection claims and any potential enforcement and an unpaid debt certificate vary depending on the complexity of the case.

Paying invoices on time is the best way to avoid any fees.

I received an invoice from a collection agency and have questions about this. Who do I need to contact?

Once an invoice has been handed over to a collection agency, all rights in connection with the invoice are transferred to the Swisscom Health's collection partner. If you have any questions



about the invoice you received from the collection agency, please contact our collection partner. The contact details are found on the invoice sent by the debt collector.

What is “tiers payant”?

“Tiers payant”, along with “tiers garant”, is one of two invoicing methods used in the Swiss healthcare system. In the case of the tiers payant system, the service provider or Swisscom Health on behalf of the service provider sends the invoice directly to the health insurer. The insurer processes the invoice, pays it and then invoices the insured person for any share of costs due to be paid by them. With this system, patients receive a copy of the invoice, but they are not required to pay this invoice. Whether the invoice copy is sent by post or e-mail is up to the medical service provider.

What is “tiers garant”?

“Tiers garant”, along with “tiers payant”, is one of two invoicing methods used in the Swiss healthcare system. With the tiers garant system, patients receive the invoice from their medical service provider (doctors, therapists, hospitals, laboratories) and pay this invoice. They can then send the reimbursement request to their health insurer, which will then reimburse them for the invoice – less deductible (*Franchise*), coinsurance and any non-covered benefits.

How can I make a payment from outside Switzerland?

If you have received an invoice from Swisscom Health and want to make payment from another country, please use the following account details:

- PostFinance account (headquarters): PostFinance Ltd, Mingerstrasse 20, 3030 Berne
- Payment recipient: Swisscom (Switzerland) Ltd, Alte Tiefenaustrasse 6, 3050 Berne Swisscom
- IBAN: CH19 0900 0000 3000 9918 0
- SWIFT number: POFICHBEXXX

Please note: The invoice number or ESR reference number must always be included when making a payment so that your payment can be assigned to your invoice. You are responsible for covering any costs incurred for wire transfers made from outside Switzerland.

What does Swisscom do with my data?

Data protection is a top priority for Swisscom Health. We process data only as agreed with our customers and only as the service providers themselves would do. We do not pass on any data to third parties, including to other business units within the Swisscom group. We always comply with the provisions set out in the Swiss Data Protection Act and respect doctor-patient privilege when



handling the data entrusted to us. Swisscom Health has state-of-the-art technology and procedures in place to protect data against unauthorised access.

Please note: Patients 18 years of age and older must contact us themselves if they have any questions. For data protection reasons, we cannot disclose any information to parents unless they have legal power of attorney. The same applies for elderly persons, social welfare offices and employers.

Still can't find an answer to your question?

If you were unable to find an answer to your question here, please contact us by calling +41 (0)58 822 22 11 or sending an e-mail to info.health@swisscom.com.

When calling us, please have your invoice number and insurance card ready. This will allow us to help you more quickly. For questions sent by e-mail, please also include the invoice number to ensure speedy processing.