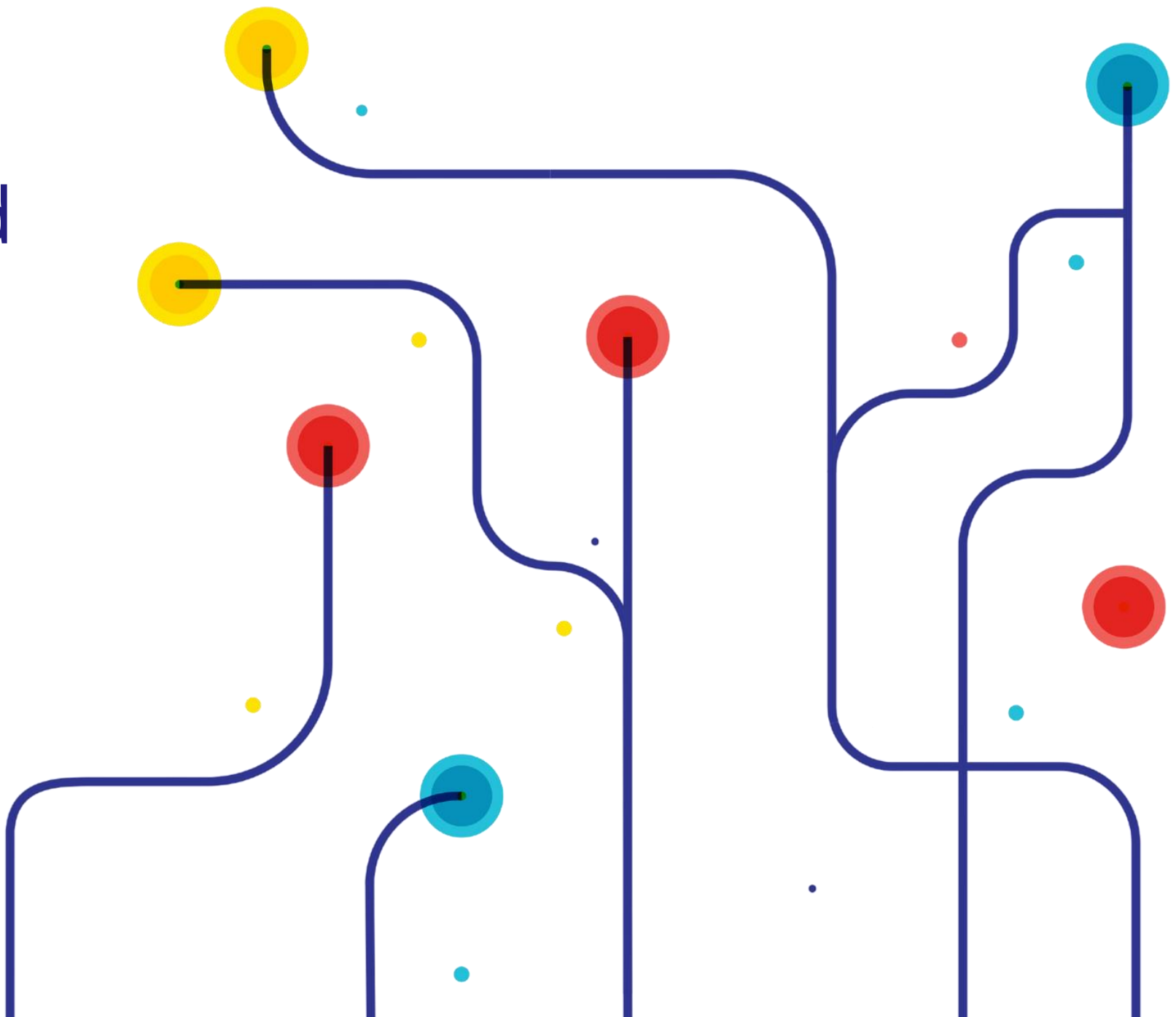


# Swiss Healthcare Startups

# A GUIDELINE TO REIMBURSEMENT OPTIONS

For digital therapeutics and  
health applications in Switzerland



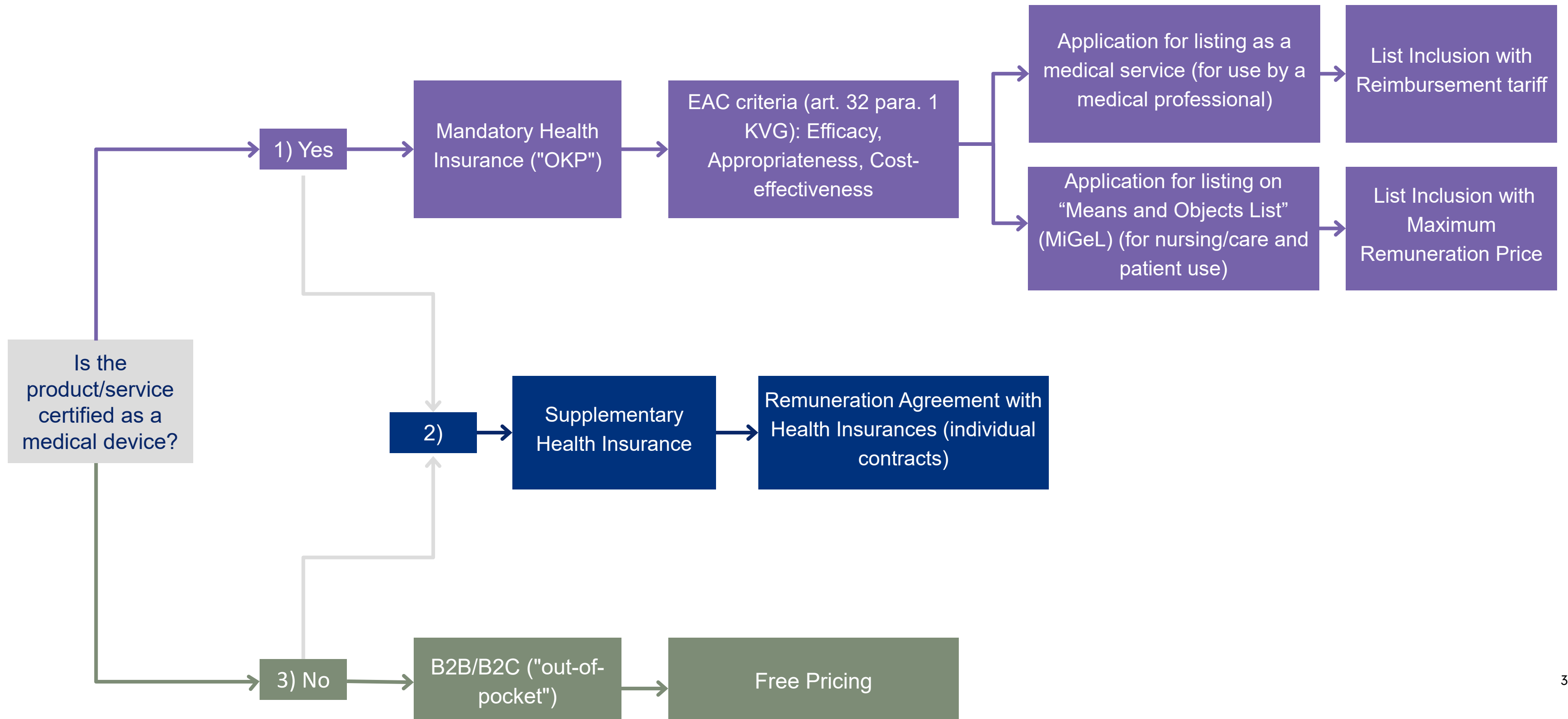
September 30<sup>th</sup>, 2024

# Guideline document to DTx reimbursement in Switzerland



- Guidance to DTx reimbursement in Switzerland
- For startups, manufacturers and other interested parties
- Outlines benefits and challenges of different market access approaches
- Exemplary cases
- Created by different players from the Swiss health system

# Market access pathways in Switzerland



# 1. Mandatory health insurance

<b>Addressable market</b>	All Swiss residents have standard coverage. Patients can pick their insurer but insurance benefits are the same.
<b>Focus</b>	Covers basic medical care in case of illness or accident and maternity. Limited coverage on prevention.
<b>Cost-coverage by insurance</b>	Full coverage of cost, apart from annual deductibles of CHF 300 up to CHF 2500 CHF plus additional 10% of healthare costs up to 700 CHF/year («Selbstbehalt»)
<b>Market principle</b>	Reimbursement is based on existing and regulated tariffs for medical services, such as TARMED (outpatient care), DRGs (hospital care), MiGeL (patient use), analytics list or medication list.
<b>Acceptance criteria</b>	Approval on the Swiss market as a Medical Product (MDR II, FDA*) plus existing tariff position and listing required. The three criteria of effectiveness, appropriateness, and economic efficiency play a central role both in determining and reviewing mandatory services. A Health Technology Assessment (HTA) may be required.

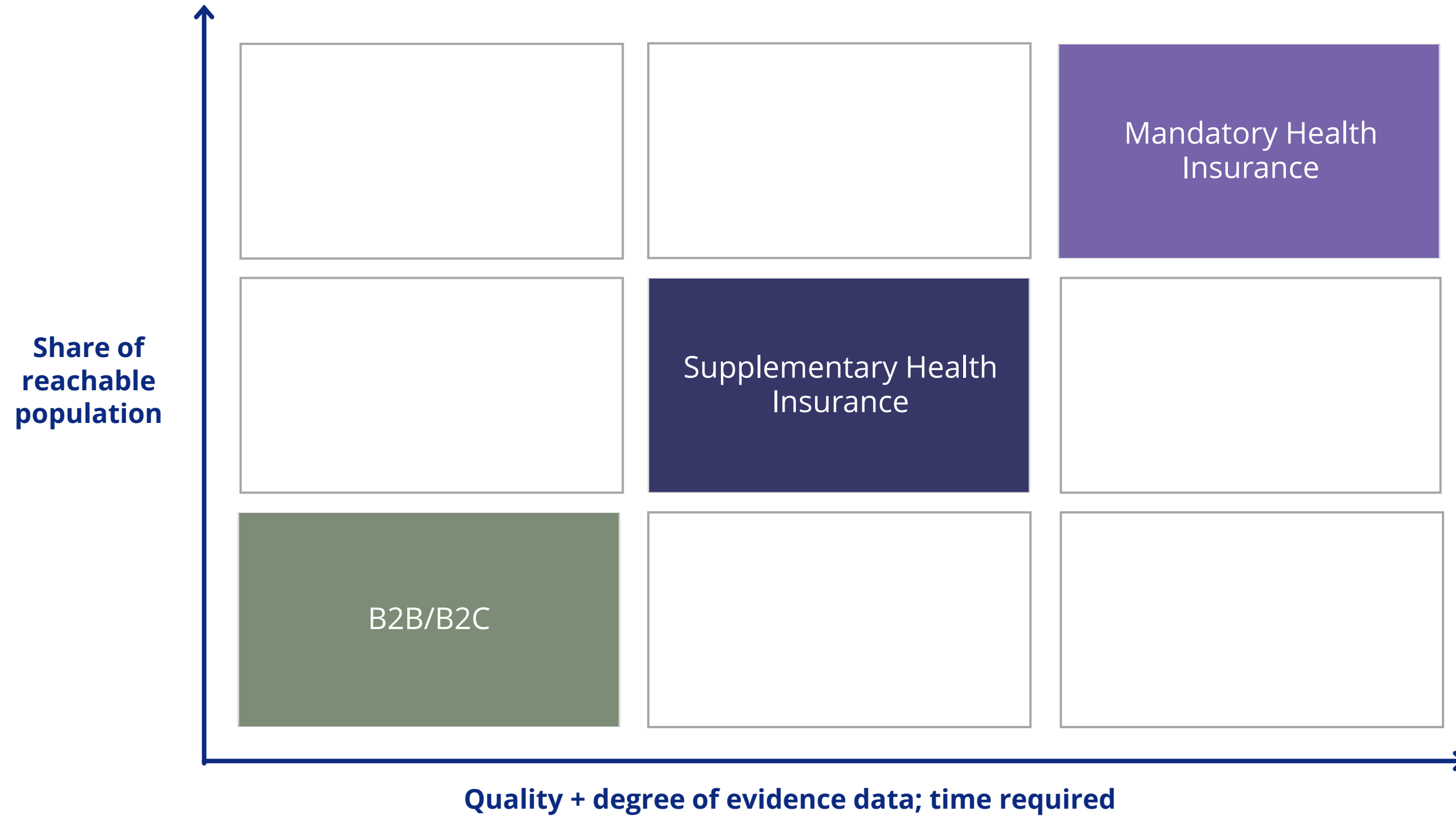
## 2. Supplementary Health Insurance

<b>Addressable market</b>	Estimated 70% of the Swiss population*** but with varying healthcare plan options
<b>Focus</b>	Covers health benefits that go beyond the mandatory insurance coverage, such as dental care, hospital upgrades, alternative medicine and prevention
<b>Cost-coverage by insurance</b>	Depending on the individual policy, typically between 50-90% up to a certain amount per year
<b>Market principle (for suppliers)</b>	<ul style="list-style-type: none"> <li>• separate contract with each insurance necessary</li> <li>• integrate into insurance products or into additional offerings of each health insurance company</li> </ul>
<b>Acceptance criteria</b>	<p>It's a case by case decision by each insurance with criteria such as:</p> <ul style="list-style-type: none"> <li>- size of target market,</li> <li>- unmet patient needs</li> <li>- plausible cost savings</li> </ul> <p>Product / service may not be part of the mandatory health insurance.</p>

# 3. B2B / B2C (Out-of-pocket) market - Direct Sales

<b>Addressable market</b>	Entire population or corporate market
<b>Focus</b>	Services that are not covered by any insurance, often with focus on prevention, customer retention or reduction of administrative burdens
<b>Cost-coverage</b>	(by insurance) None
<b>Market principle</b>	<ul style="list-style-type: none"> <li>• <b>B2B</b>: Contractual agreements with corporates based on individual negotiations</li> <li>• <b>B2B2C: Value-based contracts</b> for marketing &amp; distribution &amp; co-development of digital solutions</li> <li>• <b>B2C</b>: Patients pays <b>out-of-pocket</b> for well needed services and supplies</li> </ul>
<b>Challenges</b>	<ul style="list-style-type: none"> <li>• <b>B2B &amp; B2B2C</b>: negotiations with corporates can be lengthy, exclusivity agreements might reduce market potential</li> <li>• <b>B2C</b>: usually results in high customer acquisition cost</li> </ul>
<b>Examples</b>	<ul style="list-style-type: none"> <li>• <b>B2B: (private) hospitals</b> - enhanced customer journeys, better patient retention, e.g. IVF treatment companion for fertility centers</li> <li>• <b>B2B: employer / occupational health</b> - digital solutions which increase employee health and employee happiness, e.g. tracker for movement and healthy sitting at work desk</li> <li>• <b>B2B2C</b>: pharma - digital solutions which strengthen and provide additional value to product portfolio, e.g. treatment adherence apps for chronic diseases</li> <li>• <b>B2B2C: distributors/ pharmacies</b> - add-on to existing products &amp; solutions, e.g. telemedicine apps, home monitoring, wellness apps</li> </ul>

# Step-wise approach to access the Swiss market



# Where to find the guideline

SHS Website

[www.swisshealthcarestartups.com/en/reimbursement-guide](http://www.swisshealthcarestartups.com/en/reimbursement-guide)



**Available documents:** Full guideline as PDF in German and English & short slide summary in English

## Thank you to all contributors

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