

# Verwaltungskosten in der Grundversicherung

Zahlen gemäss Bundesamt für Gesundheit (BAG)



| Krankenkasse                        | Durchschnittlicher Versicherungsbestand |         |         |         |         | Verwaltungsaufwand pro Person |         |         |         |         | Verhältnis Verwaltungsaufwand zu Prämien |       |       |       |       |
|-------------------------------------|-----------------------------------------|---------|---------|---------|---------|-------------------------------|---------|---------|---------|---------|------------------------------------------|-------|-------|-------|-------|
|                                     | 2016                                    | 2015    | 2014    | 2013    | 2012    | 2016                          | 2015    | 2014    | 2013    | 2012    | 2016                                     | 2015  | 2014  | 2013  | 2012  |
| CSS                                 | 807'333                                 | 837'201 | 857'422 | 847'317 | 843'547 | CHF 122                       | CHF 135 | CHF 142 | CHF 148 | CHF 147 | 3.39%                                    | 3.94% | 4.39% | 4.65% | 4.70% |
| Aquilana Versicherungen             | 43'715                                  | 43'178  | 43'608  | 40'023  | 39'136  | CHF 145                       | CHF 140 | CHF 134 | CHF 137 | CHF 128 | 4.14%                                    | 4.37% | 4.46% | 4.56% | 4.50% |
| Moove Sympany                       | 6'354                                   | 5'658   | 6'009   | 6'489   | 7'483   | CHF 258                       | CHF 231 | CHF 215 | CHF 213 | CHF 202 | 6.21%                                    | 5.19% | 5.15% | 5.16% | 5.37% |
| Supra                               | 153'703                                 | 78'725  | 71'950  | 60'043  | 51'672  | CHF 132                       | CHF 213 | CHF 239 | CHF 238 | CHF 239 | 4.97%                                    | 6.26% | 6.88% | 6.11% | 5.37% |
| Kranken- und Unfallkasse Einsiedeln | 3'829                                   | 3'713   | 3'660   | 3'628   | 3'596   | CHF 135                       | CHF 122 | CHF 137 | CHF 121 | CHF 124 | 4.31%                                    | 4.13% | 4.92% | 4.38% | 4.68% |
| PROVITA                             | 66'024                                  | 54'967  | 55'758  | 61'948  | 56'639  | CHF 172                       | CHF 142 | CHF 118 | CHF 106 | CHF 103 | 6.06%                                    | 4.61% | 3.95% | 3.96% | 3.80% |
| Sumiswaldner Krankenkasse           | 23'075                                  | 19'577  | 18'863  | 18'961  | 19'471  | CHF 96                        | CHF 95  | CHF 102 | CHF 85  | CHF 89  | 3.83%                                    | 3.84% | 4.20% | 3.53% | 3.80% |
| Krankenkasse Steffisburg            | 6'967                                   | 6'363   | 4'037   | 3'338   | 3'559   | CHF 156                       | CHF 139 | CHF 176 | CHF 201 | CHF 196 | 6.51%                                    | 6.41% | 6.17% | 6.04% | 7.11% |
| Concordia                           | 546'221                                 | 536'650 | 539'156 | 542'287 | 541'690 | CHF 159                       | CHF 158 | CHF 160 | CHF 166 | CHF 147 | 4.53%                                    | 4.60% | 4.80% | 5.22% | 4.88% |
| Atupri Gesundheitsversicherung      | 164'672                                 | 160'558 | 161'649 | 168'330 | 172'291 | CHF 118                       | CHF 112 | CHF 110 | CHF 108 | CHF 105 | 3.61%                                    | 3.51% | 3.63% | 3.76% | 3.84% |
| Avenir Assurance Maladie            | 228'078                                 | 231'299 | 231'196 | 225'832 | 212'233 | CHF 125                       | CHF 130 | CHF 120 | CHF 118 | CHF 123 | 3.84%                                    | 4.35% | 4.25% | 4.40% | 4.57% |
| Krankenkasse Luzerner Hinterland    | 24'770                                  | 23'163  | 21'820  | 20'979  | 20'461  | CHF 87                        | CHF 79  | CHF 95  | CHF 78  | CHF 65  | 3.31%                                    | 3.19% | 3.94% | 3.46% | 3.11% |
| KPT                                 | 390'108                                 | 387'759 | 388'525 | 388'523 | 373'943 | CHF 177                       | CHF 165 | CHF 166 | CHF 165 | CHF 162 | 4.43%                                    | 4.38% | 4.69% | 4.98% | 5.08% |
| ÖKK                                 | 152'316                                 | 154'326 | 150'593 | 149'944 | 151'412 | CHF 188                       | CHF 194 | CHF 203 | CHF 178 | CHF 168 | 6.77%                                    | 7.43% | 7.81% | 7.06% | 6.96% |
| Vivao Sympany                       | 147'008                                 | 153'340 | 146'219 | 135'907 | 139'627 | CHF 230                       | CHF 229 | CHF 258 | CHF 322 | CHF 349 | 5.39%                                    | 5.77% | 6.58% | 7.67% | 8.51% |
| KVF Krankenversicherung             | 11'295                                  | 5'127   | 4'427   | 3'556   | 3'648   | CHF 169                       | CHF 170 | CHF 186 | CHF 189 | CHF 164 | 8.67%                                    | 7.84% | 8.59% | 9.12% | 9.59% |
| Kolping                             | 15'980                                  | 18'319  | 19'088  | 19'210  | 20'631  | CHF 245                       | CHF 285 | CHF 280 | CHF 246 | CHF 168 | 5.99%                                    | 7.86% | 7.91% | 6.87% | 5.04% |
| Easy Sana                           | 213'518                                 | 221'237 | 228'360 | 225'011 | 210'232 | CHF 117                       | CHF 122 | CHF 111 | CHF 109 | CHF 109 | 3.90%                                    | 4.48% | 4.38% | 4.61% | 4.66% |
| Glarner Krankenversicherung         | 8'411                                   | 7'535   | 6'712   | 6'350   | 6'124   | CHF 171                       | CHF 164 | CHF 129 | CHF 102 | CHF 107 | 8.07%                                    | 8.32% | 6.47% | 5.38% | 5.95% |
| Cassa da malsauns Lumneziana        | 2'536                                   | 2'512   | 2'521   | 2'533   | 2'559   | CHF 113                       | CHF 106 | CHF 141 | CHF 98  | CHF 98  | 3.90%                                    | 3.89% | 5.32% | 3.72% | 3.78% |
| KLuG                                | 8'249                                   | 17'464  | 16'494  | 15'718  | 14'978  | CHF 181                       | CHF 79  | CHF 98  | CHF 56  | CHF 61  | 4.72%                                    | 3.51% | 4.70% | 2.82% | 3.02% |
| EGK                                 | 89'299                                  | 97'499  | 111'973 | 127'326 | 178'521 | CHF 288                       | CHF 233 | CHF 237 | CHF 221 | CHF 184 | 8.42%                                    | 7.15% | 7.58% | 7.59% | 7.32% |
| Sanavals                            | 2'763                                   | 2'612   | 2'560   | 2'494   | 2'462   | CHF 130                       | CHF 125 | CHF 164 | CHF 119 | CHF 115 | 5.66%                                    | 5.78% | 7.38% | 5.73% | 5.70% |
| Krankenkasse SLKK                   | 19'503                                  | 13'223  | 13'091  | 13'926  | 14'847  | CHF 136                       | CHF 172 | CHF 183 | CHF 169 | CHF 156 | 5.17%                                    | 5.21% | 5.62% | 5.28% | 5.35% |
| Sodalis                             | 34'442                                  | 34'060  | 33'821  | 33'962  | 34'763  | CHF 114                       | CHF 85  | CHF 81  | CHF 76  | CHF 67  | 3.88%                                    | 3.04% | 2.90% | 2.76% | 2.52% |
| vita surselva                       | 3'291                                   | 3'315   | 3'454   | 3'745   | 4'232   | CHF 207                       | CHF 184 | CHF 211 | CHF 139 | CHF 94  | 6.96%                                    | 6.28% | 6.99% | 4.68% | 3.32% |
| Progrès                             | 195'546                                 | 179'558 | 185'594 | 180'908 | 183'487 | CHF 173                       | CHF 162 | CHF 171 | CHF 164 | CHF 167 | 5.60%                                    | 5.50% | 6.10% | 6.00% | 6.22% |
| Krankenkasse Visperterminen         | 4'028                                   | 3'907   | 3'989   | 4'133   | 4'207   | CHF 106                       | CHF 85  | CHF 79  | CHF 74  | CHF 76  | 4.36%                                    | 3.59% | 3.47% | 3.92% | 4.15% |
| Wincare                             | 128'620                                 | 142'741 | 153'190 | 161'376 | 176'090 | CHF 262                       | CHF 243 | CHF 218 | CHF 218 | CHF 201 | 4.59%                                    | 4.73% | 4.59% | 4.56% | 4.50% |
| CM Vallée d'Entremont               | 6'129                                   | 6'605   | 8'103   | 8'663   | 8'374   | CHF 141                       | CHF 167 | CHF 157 | CHF 165 | CHF 170 | 4.84%                                    | 6.04% | 6.61% | 7.62% | 8.53% |
| Krankenkasse Institut Ingenbohl     | 663                                     | 707     | 738     | 777     | 806     | CHF 383                       | CHF 460 | CHF 378 | CHF 364 | CHF 341 | 3.49%                                    | 4.28% | 3.66% | 3.53% | 3.64% |
| Krankenkasse Turbenthal             | 410                                     | 423     | 413     | 416     | 396     | CHF 241                       | CHF 236 | CHF 241 | CHF 260 | CHF 232 | 7.07%                                    | 7.82% | 7.59% | 8.22% | 7.95% |
| Krankenkasse Wädenswil              | 10'526                                  | 8'962   | 9'106   | 9'492   | 8'625   | CHF 147                       | CHF 156 | CHF 156 | CHF 124 | CHF 142 | 5.46%                                    | 5.78% | 6.23% | 5.37% | 6.02% |
| Krankenkasse Birchmeier             | 11'121                                  | 10'045  | 8'874   | 9'084   | 8'772   | CHF 148                       | CHF 151 | CHF 162 | CHF 145 | CHF 148 | 5.27%                                    | 5.98% | 6.35% | 6.01% | 6.60% |
| kmu                                 | 6'414                                   | 6'770   | 6'148   | 5'863   | 6'106   | CHF 167                       | CHF 219 | CHF 237 | CHF 269 | CHF 235 | 4.30%                                    | 6.09% | 6.73% | 7.68% | 6.79% |
| Krankenkasse Stoffel Mels           | 1'266                                   | 1'408   | 1'517   | 1'627   | 1'678   | CHF 136                       | CHF 149 | CHF 150 | CHF 121 | CHF 145 | 4.27%                                    | 5.57% | 6.21% | 5.60% | 6.64% |
| Krankenkasse Simplon                | 955                                     | 956     | 928     | 958     | 971     | CHF 137                       | CHF 102 | CHF 141 | CHF 112 | CHF 88  | 4.91%                                    | 3.92% | 5.52% | 4.55% | 3.77% |
| SWICA                               | 642'789                                 | 626'389 | 628'546 | 630'352 | 628'658 | CHF 161                       | CHF 159 | CHF 158 | CHF 149 | CHF 149 | 5.03%                                    | 5.08% | 5.15% | 5.18% | 5.29% |
| Galenos                             | 11'380                                  | 9'551   | 9'894   | 11'154  | 13'005  | CHF 193                       | CHF 206 | CHF 210 | CHF 179 | CHF 147 | 3.99%                                    | 3.80% | 4.18% | 3.80% | 3.63% |

|               |         |         |         |         |         |         |         |         |         |         |        |        |        |        |        |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|
| rhenusana     | 9'428   | 9'853   | 10'075  | 9'858   | 9'589   | CHF 136 | CHF 137 | CHF 185 | CHF 191 | CHF 189 | 4.39%  | 4.85%  | 7.18%  | 7.36%  | 7.54%  |
| Groupe Mutuel | 386'195 | 400'857 | 421'538 | 432'538 | 426'591 | CHF 150 | CHF 158 | CHF 144 | CHF 142 | CHF 144 | 3.92%  | 4.44%  | 4.34%  | 4.58%  | 4.83%  |
| Fondation AMB | 12'373  | 11'888  | 11'513  | 11'248  | 10'953  | CHF 123 | CHF 134 | CHF 123 | CHF 119 | CHF 123 | 4.88%  | 5.72%  | 5.56%  | 5.63%  | 5.93%  |
| Sanitas       | 352'572 | 343'424 | 341'461 | 331'842 | 323'503 | CHF 188 | CHF 186 | CHF 174 | CHF 182 | CHF 167 | 5.50%  | 5.73%  | 5.83%  | 6.18%  | 5.76%  |
| Intras        | 167'278 | 157'954 | 159'599 | 165'054 | 174'792 | CHF 194 | CHF 192 | CHF 155 | CHF 151 | CHF 154 | 4.89%  | 4.82%  | 3.93%  | 3.85%  | 3.97%  |
| Philos        | 266'000 | 275'760 | 293'126 | 305'410 | 307'037 | CHF 135 | CHF 146 | CHF 135 | CHF 134 | CHF 131 | 3.87%  | 4.50%  | 4.42%  | 4.69%  | 4.81%  |
| Assura        | 904'816 | 922'902 | 771'281 | 696'290 | 655'217 | CHF 151 | CHF 132 | CHF 136 | CHF 123 | CHF 118 | 6.76%  | 7.19%  | 7.25%  | 6.37%  | 5.96%  |
| Visana        | 456'982 | 450'169 | 423'083 | 443'322 | 445'448 | CHF 127 | CHF 127 | CHF 130 | CHF 124 | CHF 129 | 2.91%  | 3.03%  | 3.04%  | 3.04%  | 3.20%  |
| Agrisano      | 132'652 | 128'446 | 125'288 | 116'548 | 107'074 | CHF 133 | CHF 135 | CHF 134 | CHF 134 | CHF 166 | 5.73%  | 6.44%  | 6.95%  | 7.05%  | 8.64%  |
| Helsana       | 553'662 | 570'889 | 563'816 | 564'711 | 579'116 | CHF 219 | CHF 201 | CHF 215 | CHF 212 | CHF 213 | 4.64%  | 4.46%  | 4.68%  | 4.72%  | 4.77%  |
| sana24        | 59'963  | 69'020  | 96'757  | 82'229  | 60'254  | CHF 94  | CHF 92  | CHF 81  | CHF 76  | CHF 84  | 3.49%  | 3.75%  | 4.16%  | 4.08%  | 3.91%  |
| Arcosana      | 250'165 | 211'076 | 180'729 | 153'612 | 136'346 | CHF 148 | CHF 146 | CHF 138 | CHF 142 | CHF 143 | 6.15%  | 6.10%  | 5.89%  | 5.86%  | 5.68%  |
| vivacare      | 48'631  | 50'292  | 69'063  | 61'202  | 10'203  | CHF 108 | CHF 109 | CHF 96  | CHF 93  | CHF 93  | 3.21%  | 3.43%  | 3.62%  | 3.51%  | 4.11%  |
| Compact       | 40'604  | 29'348  | 26'175  | 28'248  | 35'082  | CHF 167 | CHF 181 | CHF 137 | CHF 109 | CHF 132 | 12.21% | 12.07% | 11.89% | 10.41% | 11.39% |
| Sanagate      | 93'917  | 73'415  | 70'899  | 62'600  | 45'734  | CHF 90  | CHF 68  | CHF 63  | CHF 102 | CHF 100 | 6.92%  | 5.64%  | 5.92%  | 9.79%  | 9.55%  |
| Durchschnitt  |         |         |         |         |         | CHF 163 | CHF 169 | CHF 166 | CHF 159 | CHF 153 | 5.21%  | 5.46%  | 5.69%  | 5.62%  | 5.68%  |

#### Anmerkungen:

Zahlen gemäss Bundesamt für Gesundheit (BAG), ohne Gewähr, für das Versicherungsjahr 2016.

Verwaltungskosten für Zusatzversicherungen sind hier nicht aufgeführt.

Verhältnis von (Verwaltungsaufwand plus Abschreibungen) dividiert durch (Prämien abzüglich Risikoausgleich).

Informationen zu den aktuellen Krankenkassenprämien in der Grundversicherung finden sich auf <https://www.moneyland.ch/de/krankenkassen-vergleich>