

Verwaltungskosten in der Grundversicherung

Zahlen gemäss Bundesamt für Gesundheit (BAG)



Krankenkasse	Durchschnittlicher Versichertenbestand						Verwaltungsaufwand pro Person						Verhältnis Verwaltungsaufwand zu Prämien					
	2017	2016	2015	2014	2013	2012	2017	2016	2015	2014	2013	2012	2017	2016	2015	2014	2013	2012
CSS	811'078	807'333	837'201	857'422	847'317	843'547	CHF 124	CHF 122	CHF 135	CHF 142	CHF 148	CHF 147	3.3%	3.39%	3.94%	4.39%	4.65%	4.70%
Aquilana Versicherungen	41'966	43'715	43'178	43'608	40'023	39'136	CHF 151	CHF 145	CHF 140	CHF 134	CHF 137	CHF 128	4.1%	4.14%	4.37%	4.46%	4.56%	4.50%
Moove Sympany	8'335	6'354	5'658	6'009	6'489	7'483	CHF 240	CHF 258	CHF 231	CHF 215	CHF 213	CHF 202	6.2%	6.21%	5.19%	5.15%	5.16%	5.37%
Supra	148'598	153'703	78'725	71'950	60'043	51'672	CHF 128	CHF 132	CHF 213	CHF 239	CHF 238	CHF 239	4.4%	4.97%	6.26%	6.88%	6.11%	5.37%
Kranken- und Unfallkasse Einsiedeln	4'000	3'829	3'713	3'660	3'628	3'596	CHF 141	CHF 135	CHF 122	CHF 137	CHF 121	CHF 124	4.2%	4.31%	4.13%	4.92%	4.38%	4.68%
PROVITA	69'863	66'024	54'967	55'758	61'948	56'639	CHF 148	CHF 172	CHF 142	CHF 118	CHF 106	CHF 103	5.1%	6.06%	4.61%	3.95%	3.96%	3.80%
Sumiswalder Krankenkasse	25'959	23'075	19'577	18'863	18'961	19'471	CHF 86	CHF 96	CHF 95	CHF 102	CHF 85	CHF 89	3.2%	3.83%	3.84%	4.20%	3.53%	3.80%
Krankenkasse Steffisburg	8'759	6'967	6'363	4'037	3'338	3'559	CHF 144	CHF 156	CHF 139	CHF 176	CHF 201	CHF 196	5.6%	6.51%	6.41%	6.17%	6.04%	7.11%
Concordia	572'323	546'221	536'650	539'156	542'287	541'690	CHF 163	CHF 159	CHF 158	CHF 160	CHF 166	CHF 147	4.5%	4.53%	4.60%	4.80%	5.22%	4.88%
Atupri Gesundheitsversicherung	186'870	164'672	160'558	161'649	168'330	172'291	CHF 107	CHF 118	CHF 112	CHF 110	CHF 108	CHF 105	3.4%	3.61%	3.51%	3.63%	3.76%	3.84%
Avenir Assurance Maladie	226'354	228'078	231'299	231'196	225'832	212'233	CHF 125	CHF 125	CHF 130	CHF 120	CHF 118	CHF 123	3.6%	3.84%	4.35%	4.25%	4.40%	4.57%
Krankenkasse Luzerner Hinterland	21'251	24'770	23'163	21'820	20'979	20'461	CHF 92	CHF 87	CHF 79	CHF 95	CHF 78	CHF 65	2.9%	3.31%	3.19%	3.94%	3.46%	3.11%
KPT	375'064	390'108	387'759	388'525	388'523	373'943	CHF 200	CHF 177	CHF 165	CHF 166	CHF 165	CHF 162	4.7%	4.43%	4.38%	4.69%	4.98%	5.08%
ÖKK	157'123	152'316	154'326	150'593	149'944	151'412	CHF 169	CHF 188	CHF 194	CHF 203	CHF 178	CHF 168	5.7%	6.77%	7.43%	7.81%	7.06%	6.96%
Vivao Sympany	149'661	147'008	153'340	146'219	135'907	139'627	CHF 252	CHF 230	CHF 229	CHF 258	CHF 322	CHF 349	5.7%	5.39%	5.77%	6.58%	7.67%	8.51%
KVF Krankenversicherung	11'860	11'295	5'127	4'427	3'556	3'648	CHF 158	CHF 169	CHF 170	CHF 186	CHF 189	CHF 164	8.2%	8.67%	7.84%	8.59%	9.12%	9.59%
Kolping	11'697	15'980	18'319	19'088	19'210	20'631	CHF 242	CHF 245	CHF 285	CHF 280	CHF 246	CHF 168	5.7%	5.99%	7.86%	7.91%	6.87%	5.04%
Easy Sana	202'917	213'518	221'237	228'360	225'011	210'232	CHF 118	CHF 117	CHF 122	CHF 111	CHF 109	CHF 109	3.5%	3.90%	4.48%	4.38%	4.61%	4.66%
Glamer Krankenversicherung	7'773	8'411	7'535	6'712	6'350	6'124	CHF 204	CHF 171	CHF 164	CHF 129	CHF 102	CHF 107	7.9%	8.07%	8.32%	6.47%	5.38%	5.95%
Cassa da malsaus Lumneziana	2'531	2'536	2'512	2'521	2'533	2'559	CHF 129	CHF 113	CHF 106	CHF 141	CHF 98	CHF 98	4.1%	3.90%	3.89%	5.32%	3.72%	3.78%
KLuG	6'504	8'249	17'464	16'494	15'718	14'978	CHF 210	CHF 181	CHF 79	CHF 98	CHF 56	CHF 61	4.5%	4.72%	3.51%	4.70%	2.82%	3.02%
EGK	84'894	89'299	97'499	111'973	127'326	178'521	CHF 306	CHF 288	CHF 233	CHF 237	CHF 221	CHF 184	8.1%	8.42%	7.15%	7.58%	7.59%	7.32%
Sanavals	3'993	2'763	2'612	2'560	2'494	2'462	CHF 101	CHF 130	CHF 125	CHF 164	CHF 119	CHF 115	5.3%	5.66%	5.78%	7.38%	5.73%	5.70%
Krankenkasse SLKK	21'130	19'503	13'223	13'091	13'926	14'847	CHF 134	CHF 136	CHF 172	CHF 183	CHF 169	CHF 156	5.0%	5.17%	5.21%	5.62%	5.28%	5.35%
Sodalis	36'055	34'442	34'060	33'821	33'962	34'763	CHF 103	CHF 114	CHF 85	CHF 81	CHF 76	CHF 67	3.5%	3.88%	3.04%	2.90%	2.76%	2.52%
vita surselva	3'271	3'291	3'315	3'454	3'745	4'232	CHF 173	CHF 207	CHF 184	CHF 211	CHF 139	CHF 94	5.7%	6.96%	6.28%	6.99%	4.68%	3.32%
Progrès	364'319	195'546	179'558	185'594	180'908	183'487	CHF 206	CHF 173	CHF 162	CHF 171	CHF 164	CHF 167	6.3%	5.60%	5.50%	6.10%	6.00%	6.22%
Krankenkasse Visperterminen	4'402	4'028	3'907	3'989	4'133	4'207	CHF 108	CHF 106	CHF 85	CHF 79	CHF 74	CHF 76	4.6%	4.36%	3.59%	3.47%	3.92%	4.15%
CM Vallée d'Entremont	5'650	6'129	6'605	8'103	8'663	8'374	CHF 169	CHF 141	CHF 167	CHF 157	CHF 165	CHF 170	5.0%	4.84%	6.04%	6.61%	7.62%	8.53%
Krankenkasse Institut Ingenbohl	628	663	707	738	777	806	CHF 492	CHF 383	CHF 460	CHF 378	CHF 364	CHF 341	4.4%	3.49%	4.28%	3.66%	3.53%	3.64%
Krankenkasse Turbenthal	402	410	423	413	416	396	CHF 273	CHF 241	CHF 236	CHF 241	CHF 260	CHF 232	7.5%	7.07%	7.82%	7.59%	8.22%	7.95%
Krankenkasse Wädenswil	10'998	10'526	8'962	9'106	9'492	8'625	CHF 155	CHF 147	CHF 156	CHF 156	CHF 124	CHF 142	5.4%	5.46%	5.78%	6.23%	5.37%	6.02%
Krankenkasse Birchmeier	6'867	11'121	10'045	8'874	9'084	8'772	CHF 216	CHF 148	CHF 151	CHF 162	CHF 145	CHF 148	5.6%	5.27%	5.98%	6.35%	6.01%	6.60%
Krankenkasse Stoffel Mels	1'198	1'266	1'408	1'517	1'627	1'678	CHF 133	CHF 136	CHF 149	CHF 150	CHF 121	CHF 145	3.8%	4.27%	5.57%	6.21%	5.60%	6.64%
Krankenkasse Simplon	1'107	955	956	928	958	971	CHF 149	CHF 137	CHF 102	CHF 141	CHF 112	CHF 88	5.4%	4.91%	3.92%	5.52%	4.55%	3.77%
SWICA	680'650	642'789	626'389	628'546	630'352	628'658	CHF 169	CHF 161	CHF 159	CHF 158	CHF 149	CHF 149	5.2%	5.03%	5.08%	5.15%	5.18%	5.29%
Galenos	14'262	11'380	9'551	9'894	11'154	13'005	CHF 161	CHF 193	CHF 206	CHF 210	CHF 179	CHF 147	3.7%	3.99%	3.80%	4.18%	3.80%	3.63%
rhenusana	9'039	9'428	9'853	10'075	9'858	9'589	CHF 136	CHF 136	CHF 137	CHF 185	CHF 191	CHF 189	4.0%	4.39%	4.85%	7.18%	7.36%	7.54%
Groupe Mutuel	373'478	386'195	400'857	421'538	432'538	426'591	CHF 151	CHF 150	CHF 158	CHF 144	CHF 142	CHF 144	3.6%	3.92%	4.44%	4.34%	4.58%	4.83%
Fondation AMB	13'428	12'373	11'888	11'513	11'248	10'953	CHF 126	CHF 123	CHF 134	CHF 123	CHF 119	CHF 123	4.6%	4.88%	5.72%	5.56%	5.63%	5.93%
Sanitas	483'681	352'572	343'424	341'461	331'842	323'503	CHF 196	CHF 188	CHF 186	CHF 174	CHF 182	CHF 167	4.6%	5.50%	5.73%	5.83%	6.18%	5.76%
Intras	172'065	167'278	157'954	159'599	165'054	174'792	CHF 180	CHF 194	CHF 192	CHF 155	CHF 151	CHF 154	4.5%	4.89%	4.82%	3.93%	3.85%	3.97%
Philos	260'070	266'000	275'760	293'126	305'410	307'037	CHF 135	CHF 135	CHF 146	CHF 135	CHF 134	CHF 131	3.6%	3.87%	4.50%	4.42%	4.69%	4.81%
Assura	936'807	904'816	922'902	771'281	696'290	655'217	CHF 156	CHF 151	CHF 132	CHF 136	CHF 123	CHF 118	6.8%	6.76%	7.19%	7.25%	6.37%	5.96%
Visana	471'701	456'982	450'169	443'322	445'448	448'548	CHF 151	CHF 127	CHF 127	CHF 130	CHF 124	CHF 129	3.4%	2.91%	3.03%	3.04%	3.04%	3.20%
Agrisano	133'370	132'652	128'446	125'288	116'548	107'074	CHF 139	CHF 133	CHF 135	CHF 134	CHF 134	CHF 166	5.6%	5.73%	6.44%	6.95%	7.05%	8.64%
Helsana	722'643	553'662	570'889	563'816	564'711	579'116	CHF 258	CHF 219	CHF 201	CHF 215	CHF 212	CHF 213	5.4%	4.64%	4.46%	4.68%	4.72%	4.77%

sana24	63'485	59'963	69'020	96'757	82'229	60'254	CHF 145	CHF 94	CHF 92	CHF 81	CHF 76	CHF 84	5.3%	3.49%	3.75%	4.16%	4.08%	3.91%
Arcosana	253'174	250'165	211'076	180'729	153'612	136'346	CHF 146	CHF 148	CHF 146	CHF 138	CHF 142	CHF 143	5.6%	6.15%	6.10%	5.89%	5.86%	5.68%
vivacare	45'229	48'631	50'292	69'063	61'202	10'203	CHF 144	CHF 108	CHF 109	CHF 96	CHF 93	CHF 93	4.0%	3.21%	3.43%	3.62%	3.51%	4.11%
Compact	70'376	40'604	29'348	26'175	28'248	35'082	CHF 117	CHF 167	CHF 181	CHF 137	CHF 109	CHF 132	10.0%	12.21%	12.07%	11.89%	10.41%	11.39%
Sanagate	97'842	93'917	73'415	70'899	62'600	45'734	CHF 91	CHF 90	CHF 68	CHF 63	CHF 102	CHF 100	6.9%	6.92%	5.64%	5.92%	9.79%	9.55%
Durchschnitt							CHF 166	CHF 163	CHF 169	CHF 166	CHF 159	CHF 153	5.06%	5.21%	5.46%	5.69%	5.62%	5.68%

Anmerkungen:

Aktualisierung Oktober 2018. Zahlen gemäss Bundesamt für Gesundheit (BAG), ohne Gewähr, für das Versicherungsjahr 2017.

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>