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Exception list Clinics/hospitals without supplementary insurance contracts

Valid from 1 September 2026

Contact our KPT case advice team to clarify your benefit entitlements prior to any planned stay on a semi-private or private ward in a hospital or clinic. We will be happy to chat with you and advise on what will happen next.

1. listed hospitals

The hospitals indicated below are listed on a cantonal hospital list (listed hospitals). KPT Krankenkasse AG will cover the cost of services under basic health insurance (CHI). KPT Versicherungen AG does not cover costs under supplementary hospital insurance as no contract has been entered into between the respective hospitals and KPT.

However, you can choose one of the alternative hospitals listed below for your treatment. Please note that the list is not exhaustive.

Canton	Listed hospitals (KPT only covers benefits under basic health insurance)	Alternatives for KPT customers (KPT will cover costs under basic and supplementary health insurance in accordance with the contracts between the hospital and KPT and the arranged cover)
AG	Reha, Rheinfelden	– RehaClinic, Baden – RehaClinic, Bad Zurzach – RehaClinic, Kilchberg – RehaClinic, Luzern – aarReha, Schinznach-Bad – Reha Klinikum, Säkingen (Germany) – Berner Klinik, Crans-Montana
AG	Privatklinik im Park, Schinznach-Bad	– aarReha Schinznach, Schinznach-Bad – RehaClinic, Bad Zurzach – RehaClinic, Baden – RehaClinic Kilchberg, Kilchberg – Berner Klinik Montana, Crans-Montana
AG	Klinik Barmelweid AG (rehabilitation & somatic therapy), Barmelweid	– aarReha, Schinznach – RehaClinic, Zurzach – Kliniken, Valens – Berner Rehazentrum, Heiligenschwendi – Zürcher Höhenklinik, Wald – Kantonsspital Aarau, Aarau – Kantonsspital Baden, Baden – Spital Rheinfelden, Rheinfelden – Klinik für Schlafmedizin, Bad Zurzach – Spital Muri, Muri

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Canton	Listed hospitals (KPT only covers benefits under basic health insurance)	Alternatives for KPT customers (KPT will cover costs under basic and supplementary health insurance in accordance with the contracts between the hospital and KPT and the arranged cover)
GE	Clinique de Maisonneuve, Châtelaine	– Clinique les Hauts d'Anières, Anières – Clinique Bois-Bougy, Nyon – Clinique de Valmont (Swiss Medical Network), Glion
ZH	Uroviva Clinic Bülach	– Spital Männedorf, Männedorf Zurich – Spital Zollikerberg, Zollikerberg – Spital Bülach, Bülach – Kantonsspital Winterthur, Winterthur
ZH	Limmatklinik AG, Zurich	– Spital Bülach, Bülach – Spital Limmattal, Schlieren – See-Spital, Horgen – Spital Uster, Uster – Spital Zollikerberg, Zollikerberg – Spital Männedorf, Männedorf – Stadtspital Zurich Triemli, Zurich – Privatklinik Bethanien, Zurich
ZH	Eating Disorders Center, University Hospital Zurich, Zurich	– Klinik Aadorf, Aadorf

Payback with hospital costs insurance (H)
In accordance with the Health Insurance Act (HIA), KPT Krankenkasse AG covers the costs of treatment on a general ward under basic insurance. Customers with hospital costs insurance who opt to be treated on a general hospital ward receive a daily payback amount of CHF 200.– (with semi-private insurance) or CHF 250.– (with private insurance) from KPT for the duration of the hospital stay. During a rehabilitation stay or stay at a psychiatric institution, the payback will be provided for a maximum of 5 days.

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2. Non-listed hospitals

The following hospitals are not listed on a cantonal hospital list and have no contracts with KPT. KPT (KPT Krankenkasse AG and KPT Versicherungen AG) does not cover any costs in these hospitals under basic health insurance (CHI) or supplementary hospital insurance.

However, you can choose one of the alternative hospitals listed below for your treatment. Please note that the list is not exhaustive.

Canton	**Non-listed hospitals** (KPT does not pay any costs under basic or supplementary health insurance)	**Alternatives for KPT customers** (KPT will cover costs under basic and supplementary health insurance in accordance with the contracts between the hospital and KPT and the arranged cover)
GE	Nouvelle Clinique Vert Pré, Geneva	– Clinique de la Plaine, Genève – Hôpitaux universitaires de Genève (HUG), Genève
VD	Clinique La Prairie, Clarens	– CHUV, Lausanne – Clinique de la Source, Lausanne – Cliniques Bois-Cerf + Cecil (Hirslanden), Lausanne – Clinique Montchoisi (Swiss Medical Network), Lausanne – Clinique Genolier (Swiss Medical Network), Genolier
ZH	Eulachklinik, Winterthur	– Kantonsspital Winterthur, Winterthur – Stadtspital Triemli, Zurich – GZO Hospital, Wetzikon
ZH	Klinik Tiefenbrunnen, Zollikon	– No alternatives

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3. Goodwill tariff list

3a) Partial payment of hospital and medical benefits
No contract for supplementary health insurance has been entered into between any of the hospitals listed below (listed hospitals) and KPT Versicherungen AG. KPT will cover the cost of services under basic health insurance (CHI). Customers with supplementary hospital insurance also receive a goodwill tariff (maximum tariff) defined by KPT and known to the hospital. KPT pays the bill up to the amount of the goodwill tariff directly to the hospital.

Please note that any hospital or other service costs exceeding this which arise during your hospital stay are payable by you. Check with the hospital and your doctor beforehand. They have a duty to provide transparent information about the costs you will incur.

You can also opt to seek treatment at an alternative hospital. If the hospital is a listed hospital or under contract with KPT, KPT will cover the costs under your supplementary health insurance or as agreed in the contract.

Canton	**Hospital** (Assumption of the defined goodwill tariff)
AG	Salina Medizin, Rheinfelden
GR	Regionalspital Surselva AG, Ilanz
TG	Klinik Seeschau, Kreuzlingen
TG	Herz-Neuro-Zentrum Bodensee, Münsterlingen
ZH	Privatklinik Hohenegg AG, Meilen

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3b) Payment of hospital benefits and differentiated payment of medical benefits

A contract for supplementary insurance has been entered into between each of the hospitals listed below and KPT Versicherungen AG. KPT will cover the supplementary hospital benefits (for clinical services and hospitality/comfort) defined in the contractual agreements. It will cover supplementary medical benefits through the tiers payant (TP)* system if all treating physicians have signed up to a payment model recognised and agreed by KPT, and bill their services in accordance with this.

Canton	Hospital
GE	Hirslanden Clinique des Grangettes, Chêne-Bougeries
GE	Hirslanden Clinique la Colline, Geneva
GE	Clinique Générale-Beaulieu, Geneva
GE	Hôpital de la Tour, Meyrin

*TP: doctors bill KPT directly