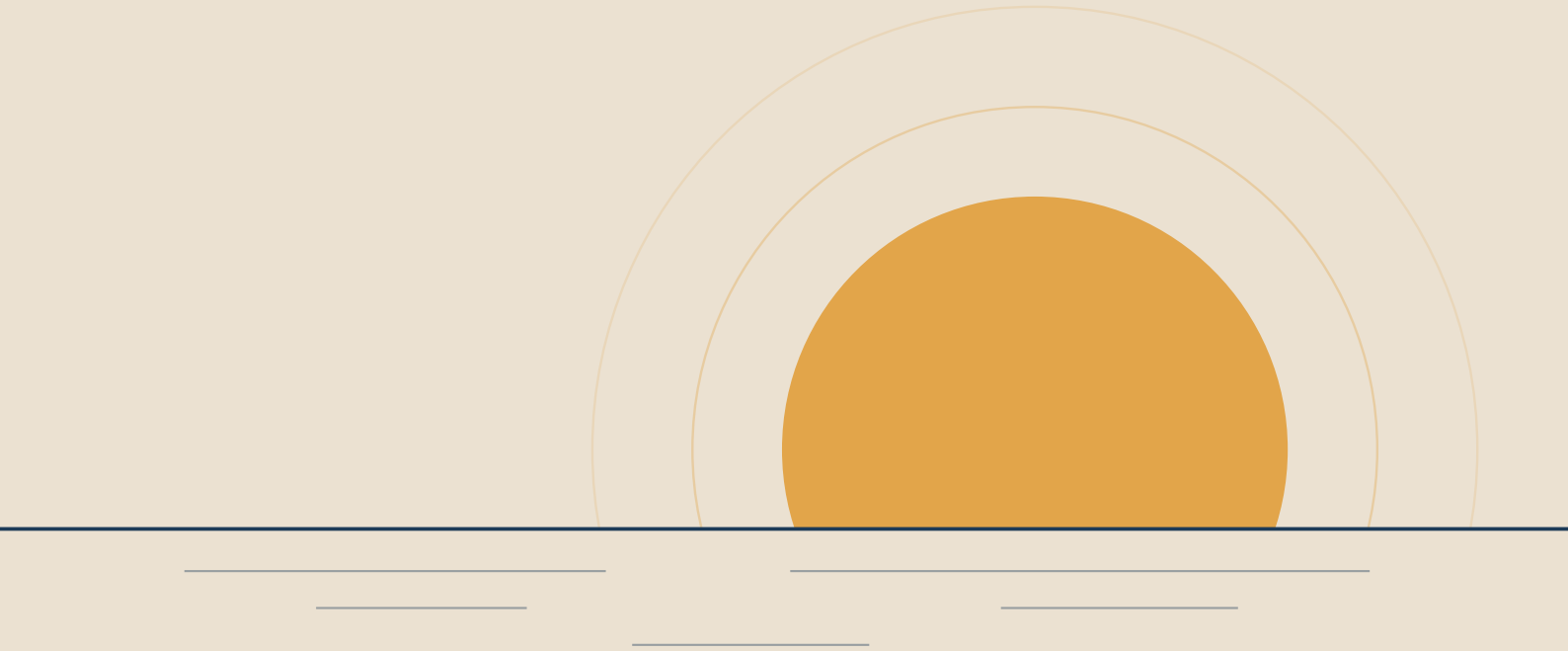
Mamavela

Having a Baby in Switzerland as an Expat

Mandatory health insurance, maternity cover, 14 weeks of maternity allowance, birth registration and your baby's permit.



Free sample

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Before you begin

Congratulations. You are expecting a baby in a country that is famous for its punctuality, its mountains and its very good hospitals, and a little less famous for how many layers its rules come in. In Switzerland, almost everything about having a baby works on two floors. The Confederation sets a common base: compulsory health insurance, a maternity allowance of up to 14 weeks, two weeks for the other parent, protection against dismissal, minimum family allowances. Then each of the 26 cantons adds its own layer: higher family allowances, a birth allowance in some cantons, a longer paid maternity leave in Geneva, its own civil registry offices and its own migration office. And on top of that, you may be living in German, French or Italian, sometimes all three on the same form.

If you have moved here for work, followed a partner, or arrived with an international organisation, this guide is for you. It explains the Swiss system from the point of view of someone who did not grow up in it, in English, and in the order you will need it.

It rests on three promises.

First, every figure is checked. When this guide says that the federal maternity allowance is 80 % of your average earnings up to CHF 220 a day, that your basic health insurance may not charge you a deductible on ordinary medical care from the 13th week of pregnancy until eight weeks after the birth, or that the minimum child allowance is CHF 215 a month, each of those figures was read on the official federal or cantonal page or in the federal law itself on 13 October 2026. Every page is listed with its address in the Sources chapter. Amounts can change, usually on 1 January. When a figure matters to your budget, open the page and check it again.

Second, nothing is guessed. Where an official page does not give a figure clearly, this guide does not invent one. It tells you who to ask. You will read "ask your canton" or "ask your insurer" more than once: in a federal country with 26 cantons, that is not a gap, it is the honest answer.

Third, your situation is not an afterthought. Expats come in every shape: EU citizens and non-EU citizens, employees and freelancers, families where only one parent works in Switzerland, unmarried couples, two mothers, parents working for an international organisation, parents who live in France or Germany and work in Basel or Geneva. Where the rules change for you, the guide says so.

> **This guide informs; it does not replace professional advice.**
>
> Your gynaecologist or midwife knows your pregnancy. Your health insurer, your compensation office (AHV/AVS), your canton's civil registry and its migration office are the only bodies that can decide your own case. Use this guide to understand the system and to ask the right questions, then confirm your situation with them. In a medical emergency in Switzerland, call 144.

How to use this guide

You do not need to read it in order.

- **Just found out you are pregnant?** Read Chapters 1 to 3, then put the dates from Chapter 10 in your calendar.
- **Planning your leave from work?** Chapters 5 and 6 cover the maternity allowance, your protection at work and the other parent's leave.
- **About to give birth?** Chapter 8 explains the paperwork for your baby, step by step, and Chapter 10 tells you what to do in the first weeks.
- **Not married, not working, self-employed or living across the border?** Chapter 9 is for you.

All amounts are in Swiss francs (CHF), as of October 2026. The words in brackets are the German, French and Italian terms you will see on forms: Chapter 12 collects them in a glossary.

Chapter 1. How the Swiss system fits together

Before the details, here is the map. Most of the confusion new arrivals run into comes from mixing up these six systems.

What	Who runs it	Where you deal with it
Your health care (check-ups, ultrasounds, birth, midwife at home)	Compulsory basic health insurance (KVG / LAMal / LAMal), run by private insurers under federal law	Your health insurer (Krankenkasse / caisse maladie / cassa malati)
Pay while you are off work after the birth	The federal income compensation scheme (EO / APG / IPG), paid through the AHV/AVS compensation offices	Your employer, or your compensation office if you are self-employed or unemployed
Your right to time off and to keep your job	The Swiss Code of Obligations and the Labour Act	Your employer, your contract, a collective agreement if there is one
Monthly family allowances	Federal minimum, cantonal amounts, paid by family allowance funds	Your employer or the family allowance fund
Registering the birth and the birth certificate	Federal civil status law, cantonal civil registry offices	The civil registry office (Zivilstandsamt / office de l'état civil / ufficio dello stato civile) of the place of birth
Your baby's residence permit	Federal migration law, applied by the cantons	Your commune's residents' office and the cantonal migration office

Four things that surprise newcomers

1. Health insurance is private, compulsory and individual. There is no national health service. Each person, including your baby, must have their own basic insurance policy with an insurer of their choice. The rules and the covered services of basic insurance are the same with every insurer; the premiums are not.

2. Maternity is better covered than illness. Basic insurance pays the special maternity services (check-ups, ultrasounds, the birth, the midwife at home, breastfeeding counselling) without any deductible or co-payment. And from the 13th week of pregnancy until eight weeks after the birth, you pay no deductible or co-payment on ordinary medical care either. Chapter 2 explains what this means in practice.

3. There is no prenatal leave. Swiss federal maternity leave starts on the day your baby is born. If you cannot work before that, it is a matter of sick leave and a medical certificate, not maternity leave. Chapter 5 explains the protections that do exist during pregnancy.

4. Being born in Switzerland does not make your baby Swiss. Swiss citizenship passes through the parents, not through the place of birth. If neither parent is Swiss, your baby will have your nationality (or nationalities) and will need a passport from your country and a Swiss residence permit. Chapter 8 walks you through it.

> **Bon à savoir: one country, three working languages.**
>
> Most official forms exist in German, French and Italian, sometimes in English. Civil registries and migration offices in the larger cities often answer in English, but the official document will be in the language of the canton. Keep the glossary in Chapter 12 to hand.

End of the sample

Thank you for reading this far. We hope these first pages already feel useful, and that you can see how the rest of the book is built: clear steps, pages to fill in, sources you can check.

The full book has 47 pages.

Get it here: https://mamavela.com/shop/having-a-baby-in-switzerland/

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