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Press release

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2026 health insurance study: Premiums rising faster than official figures indicate and competition intensifying

The latest analysis from Deloitte shows that the official figure of 4.4 per cent for premium increases is an underestimate. The cheapest premiums are rising by around 7 per cent in real terms, while there are also marked regional differences. At the same time, the gaps between the cheapest premiums offered by the biggest insurers are continuing to narrow, sparking fiercer competition beyond the simple issue of price. Finally, the solvency of the health insurers has improved significantly, thanks not least to adjustments to their methodology.

The annual health insurance study by the audit and consulting company Deloitte Switzerland reveals that many policyholders will see a sharper rise in their premiums in 2026 than the official averages might suggest. Whereas the Swiss Federal Office of Public Health (FOPH) has spoken of an average increase of 4.4 per cent, the effective increase for the cheapest options on the market is actually around 7 per cent. This is forcing households to find an extra CHF 23 a month on average, albeit with some significant differences due to geography and political priorities.

Increase in premiums varies by region
The gulf between the different regions is particularly striking. While some cantons, such as Zug, are even seeing their premiums fall due to changes in how the cantonal government finances hospital services, policyholders elsewhere – such as in Ticino and Valais – are facing sharp hikes. “This is highlighting how the financial burden of health insurance premiums is being driven not only by the trend in healthcare costs but also, and to an equal extent, by region-specific conditions and the political environment,” explains Marcel Thom, Insurance Lead at Deloitte.

The representative survey of nearly 1,300 policyholders that was conducted for the study illustrates that the willingness to switch provider remains high for 2026, with between 7 and 10 per cent of all policyholders – or up to 900,000 people – likely to switch basic insurer. This trend is being fuelled by persistent price sensitivity, the available of comparison sites and the fact that more and more customers are taking out policies directly online.

Marked improvement in solvency ratios
The study also reveals that health insurers are now on a firmer financial footing. The solvency ratio expresses how financially robust a fund is in terms of complying with its legal obligations. Key factors behind the insurers’ healthier solvency ratios include the higher reserves that they have set aside. At the same time, adjustments made by the FOPH to the methodology used to calculate the solvency ratio and the resulting lowering of the regulatory minimum reserves have played a large part in the improvement – amounting to a quarter on average – in the ratios.

“The boost to their solvency is laying firm foundations for the insurers as they bid to hold their own in an increasingly competitive market,” Marcel Thom adds. “Although solvency brings stability, it’s not an end in itself. It will come down to whether or not the insurers are proactive in managing the up to 10 per cent of people who are considering switching, by offering them tailored products, targeted communications and measurable service quality – both online and face to face.”

Sales calls remain prevalent despite ban

In spite of tougher laws, unwanted calls about health insurance products are still common. Some 44 per cent of respondents said that they have been contacted in this way at least once in 2025, even though cold calling is officially banned. Although the identity of the provider was clear in 62 per cent of cases, more than a third of calls were not transparent. In a particularly serious development, 70 per cent of those who entered into a conversation did not remember ever receiving a record of their consultation afterwards, even though this is partially required by law.

"The ban on unwanted sales calls appears to be having an insufficient impact in practice. However, many policyholders are unaware of whether they had unknowingly consented to being contacted in the past," Marcel Thom explains. "All the same, the high number of cold calls is eroding trust in the industry."

Opportunities for insurers

The study also makes it clear that basic insurance remains highly important for the general public, and overall satisfaction is high – only a small number of respondents reported being dissatisfied. At the same time, however, there is a noticeable increase in people's willingness to switch once the additional costs reach around CHF 30 per month. Although there is still broad support for the idea of a unified health insurance fund, there remains considerable uncertainty among the public as to what such a model would look like in practice.

The leading providers in Deloitte's ranking may be heading into the sales season armed with attractive products and a solid market position, but it is noticeable how the price gaps between the lowest premiums offered by the individual providers are continuing to narrow. "Price differences on their own are proving increasingly inadequate as a way of setting yourself apart from the competition on a lasting basis," Marcel Thom explains. "It will all depend on whether the insurers manage to create new differentiation factors through digital customer experiences, transparent advice and efficient processes."

Thom concludes: "Although greater solvency brings stability, it's not an end in itself. It will come down to whether or not the insurers are proactive in managing the up to 10 per cent of people who are considering switching, by offering them tailored products, targeted communications and measurable service quality – both online and face to face."

About the study

The Deloitte study "Health Insurance Switzerland: Premium Situation 2026" is based partly on a detailed analysis of the publicly accessible data released by the FOPH and other bodies and partly on a representative survey of 1,285 Swiss residents that was conducted in August and September 2025 in partnership with a leading market research institute.

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