

# General practitioner and telemedicine in an economy model

## With Combi Care, the choice is yours: You decide whether to get telemedical advice or to consult your general practitioner directly.

It does not make sense to follow the same clinical pathway for every medical concern. For example, in the case of flu symptoms or a bladder infection, telemedicine makes it possible to avoid having to visit a doctor in most cases. On the other hand, an on-site examination is advisable for skin cancer screening or in the event of back problems. For this reason, when you have medical concerns and want an initial consultation, Combi Care lets you choose between:

- Telemedicine (Medi24) and
- Your chosen general practitioner.

### Your obligations

As an insured person, you get the saved benefit costs given back to you by Visana in the form of a premium discount. The calculation is simple:

- The higher the savings, the higher the premium discount.

In order for benefit savings to be made, the Combi Care model entails the following obligations:

### Initial consultation

Whenever you have a medical concern, contact either Medi24 or your general practitioner. You may only consult other service providers (particularly specialists) upon referral from Medi24 or your general practitioner.

### Notifying Medi24 of referrals

If your general practitioner refers you to another service provider, e.g. a specialist, you must report this to Medi24 without fail. This can be done, for example, by phone on 0800 633 225 or digitally via the Well app.

### Obtainment of generics/biosimilars

- Combi Care only covers the costs of generics and biosimilars. You can easily find these listed in the medication guide within the Well app.
- Inform your general practitioner about this obligation and actively ask for the generic or biosimilar at the doctor's practice, at the hospital in the event of outpatient procedures, or at the pharmacy.
- Original preparations are only covered if there is no generic or biosimilar for the respective group of active substances, or if the patient is dependent on the original

preparation for medical reasons. Visana must be given explicit confirmation of this by the prescribing physician in a medical report.

### What happens if obligations are not met

If, on one occasion, you deviate from the envisaged Combi Care clinical pathway and, for example, go directly to a specialist or obtain original preparations instead of generics/biosimilars, we will draw your attention to your obligations in writing. On any second or third occasion, we reserve the right to reduce our benefit payments by 50 or 100% respectively. If there is a fourth incident, we will transfer you from Combi Care to the ordinary basic insurance.

You will find more information on Combi Care, generics and biosimilars at [visana.ch/de-combicare](https://visana.ch/de-combicare).

### Get medical advice at any time of the day or night

You can reach Medi24 by phone on 0800 633 225. For digital services, such as the doctor chat, the Well app is also at your disposal around the clock.

[visana.ch/well](https://visana.ch/well)