

Lamalux Partner Program

Add Swiss Health Insurance Comparison to Your Customer Experience Without
Building the Infrastructure

Lamalux

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Partner Overview Document

Abstract

Lamalux is a guided decision finder for mandatory Swiss basic health insurance. The platform enables companies across different industries to offer their customers a transparent, easy-to-use health insurance comparison experience without building their own technical, operational, or data infrastructure.

This document explains the Lamalux partner model, the value proposition for partner companies, the customer journey, attribution logic, communication channels, and the recommended starting setup for partnerships.

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1 Executive Summary

Many companies in Switzerland serve customers who, at some point, need support understanding or comparing mandatory Swiss basic health insurance. This is especially true for relocation agencies, language schools, moving companies, HR service providers, recruitment firms, pharmacies, family services, coworking spaces, real estate companies, and other customer-facing businesses.

However, most of these companies do not want to become insurance providers, brokers, comparison platforms, or software companies. They want to add value to their customer experience without building their own insurance infrastructure.

Lamalux solves this problem by providing a partner-friendly decision infrastructure for mandatory Swiss basic health insurance.

The core idea is simple:

You bring the customer relationship. Lamalux brings the decision infrastructure.

Partners can offer their customers access to a guided health insurance decision finder through a partner link, QR code, co-branded landing page, embedded calculator, or later a white-label model.

For the basic partner model, partners do not need to pay upfront, build technology, manage insurance data, operate a CRM, or provide insurance advice. Lamalux provides the infrastructure and handles the comparison journey.

2 The Market Problem

2.1 Customers Need Clarity

Mandatory Swiss basic health insurance affects every person living in Switzerland. Despite this, many people struggle to understand which insurance option is suitable and cost-effective for their specific situation.

The difficulty comes from several factors:

- premiums differ by canton, municipality, and premium region;
- premiums differ by age group;
- franchise choices influence the monthly premium;
- insurance models such as standard, family doctor, HMO, and Telmed are difficult to compare;

- newcomers often do not understand the Swiss health insurance system;
- families need guidance when registering newborns;
- people changing canton or residence may need to compare premiums again.

Customers do not simply need a list of insurers. They need a clear and guided decision process.

2.2 Partners Face a Service Gap

Many partner companies already support customers during important life moments. Examples include moving to Switzerland, starting a new job, learning a language, changing address, preparing for a child, or settling into a new city.

During these moments, health insurance questions naturally arise. Yet most partner companies do not have their own calculator, premium database, insurance onboarding process, CRM system, compliance process, or customer support structure for this topic.

This creates a gap:

The customer needs support, but the partner does not want to build an insurance infrastructure.

Lamalux fills this gap.

3 What Lamalux Provides

Lamalux is a digital decision finder for mandatory Swiss basic health insurance.

The platform guides users step by step through the relevant comparison parameters and helps them understand which available option may be the most cost-effective for their situation.

The decision process can include:

- place of residence or premium region;
- age group;
- franchise;
- insurance model;
- accident coverage situation;
- available mandatory basic insurance premiums;

- optional support request.

The goal is not merely to generate a lead. The goal is to help users make a clearer decision.

3.1 Decision Finder Instead of Generic Calculator

Lamalux is positioned as a guided decision finder, not simply as another generic comparison calculator.

A generic calculator may show results, but it often does not answer the deeper user question:

Which mandatory health insurance option should I actually choose based on my region, age, and selected parameters?

Lamalux aims to guide users through that decision in a simple, transparent, and structured way.

4 The Partner Infrastructure Model

Lamalux acts as an infrastructure layer between the partner and the customer.

Partner		Lamalux		Customer
Customer relationship, trust, industry access, customer communication	→	Calculator, onboarding, tracking, CRM logic, partner attribution, comparison infrastructure	→	Guided decision support for mandatory Swiss basic health insurance

This structure allows partners to extend their service offering without changing their core business.

4.1 Core Partner Promise

Lamalux allows partners to add Swiss health insurance comparison to their customer experience without technical development, operational complexity, or upfront investment.

5 Partner Benefits

5.1 No Upfront Investment

For the basic partner model, partners can start without setup fees, licence fees, or technical development costs.

This is important because many potential partners do not generate their primary revenue from health insurance. Therefore, they are unlikely to pay upfront simply to become a partner.

A no-risk model is more attractive:

The partner offers a useful additional service and can benefit if measurable value is created.

5.2 No Technical Infrastructure

Partners do not need to build:

- a premium calculator;
- an insurance data system;
- a comparison logic;
- a customer onboarding flow;
- a lead attribution system;
- a CRM process;
- reporting infrastructure;
- QR-code tracking;
- partner landing pages.

Lamalux provides these elements.

5.3 Additional Customer Value

Partners can help their customers with an important and mandatory topic in Switzerland.

This increases the perceived value of the partner's own service without requiring the partner to become an insurance expert.

5.4 No Need to Recommend One Insurer

Partners do not need to take a position in favor of one specific health insurance company.

Instead, they offer access to a decision finder based on selected parameters and available premium information.

5.5 Measurable Attribution

Each partner receives a dedicated partner ID, partner link, QR code, or partner landing page. This allows Lamalux to identify which users came from which partner.

This is important for:

- performance reporting;
- lead source clarity;
- partner compensation;
- avoiding disputes;
- evaluating which partner channels work best.

5.6 Possible Partner Compensation

Depending on the commercial and legal model, partners may receive compensation when a clearly attributed and compensable case is generated.

The key point is that partner compensation can be based on measurable performance, not on upfront fees.

6 Relevant Partner Industries

Lamalux is relevant for companies that serve people during moments where health insurance becomes important.

Partner industry	How Lamalux adds value
Relocation agencies	Health insurance onboarding for newcomers, expats, international employees, and families moving to Switzerland.
Language schools	Support for students, migrants, and expats who need help understanding Swiss administrative systems.

Partner industry	How Lamalux adds value
Moving companies	Insurance comparison opportunity during address changes, canton changes, or international relocation.
HR and recruiting firms	Support for new employees and international talent during onboarding.
Payroll and employer-of-record providers	Additional administrative support for cross-border or international employment situations.
Pharmacies	QR-based health insurance comparison access in a trusted health-related environment.
Family centers and midwives	Support for expecting parents and newborn insurance questions.
Coworking spaces	Support for freelancers, founders, remote workers, and expats.
Real estate companies	Health insurance comparison as part of moving checklists, tenant onboarding, or relocation content.
Expatriate platforms	Useful resource for foreign residents and newcomers navigating Switzerland.

7 Example Use Case: Relocation Agency

A relocation agency supports people who move to Switzerland. Its services may include housing, registration, integration, culture, language, job market orientation, and administrative guidance.

Health insurance is one of the first mandatory administrative steps for newcomers. However, most relocation agencies do not want to develop their own health insurance calculator or operate an insurance process.

7.1 Without Lamalux

The relocation agency may:

- manually explain health insurance basics;
- refer customers to generic comparison websites;
- provide outdated PDFs or checklists;
- avoid the topic entirely;
- risk losing control over the customer journey.

7.2 With Lamalux

The relocation agency receives:

- a dedicated partner page;
- a partner tracking link;
- a QR code;
- customer communication text;
- attribution in the Lamalux CRM;
- reporting;
- possible compensation if the model allows it.

Example partner page:

`https://lamalux.ch/p/swissrelocation`

Example customer message:

As part of your relocation support, you can use our Lamalux partner access to compare mandatory Swiss basic health insurance in a guided and transparent way.

8 Customer Journey

The customer journey is designed to be simple and guided.

1. The customer receives a partner link, QR code, newsletter link, blog link, or onboarding document.
2. The customer lands on a partner-specific Lamalux page.
3. Lamalux stores the partner attribution.
4. The customer starts the guided health insurance decision flow.
5. The customer enters the relevant comparison parameters.
6. Lamalux shows a transparent comparison based on the selected criteria.
7. If the customer wants support, the request is handled through the Lamalux process.
8. Partner attribution remains stored for reporting and possible compensation.

8.1 Typical User Inputs

The user journey may include:

- ZIP code or residence region;
- age group or year of birth;
- accident coverage status;
- franchise preference;
- preferred insurance model;
- support request;
- contact details if the user asks for further support.

9 Partner Link, QR Code, and Tracking Logic

Each partner receives a unique partner ID.

Example:

```
partner_id = swissrelocation01
```

The partner can receive several types of URLs.

9.1 Partner Landing Page

```
https://lamalux.ch/p/swissrelocation
```

This page is customer-facing and can include partner-specific wording such as:

Swiss health insurance comparison for clients of Swiss Relocation, powered by Lamalux.

9.2 Tracked Calculator URL

```
https://lamalux.ch/calculator?partner=swissrelocation01
```

9.3 Tracked URL With UTM Parameters

```
https://lamalux.ch/calculator?partner=swissrelocation01&utm_source=swissrelocation&utm_
```

9.4 Why Tracking Matters

The partner ID allows Lamalux to attribute:

- page views;
- calculator starts;
- completed comparisons;
- support requests;
- submitted leads;
- qualified cases;
- compensable cases;
- potential partner compensation.

10 Attribution and Reporting

One of the most important questions in any partner model is:

Which customers came from which partner?

Lamalux solves this through partner-specific URLs, QR codes, partner IDs, and CRM attribution.

10.1 Tracked Metrics

Tracked item	Purpose
Partner page visits	Understand partner reach.
Calculator starts	Measure customer interest.
Completed comparisons	Measure engagement quality.
Support requests	Measure lead intent.
Submitted leads	Measure conversion.
Qualified leads	Identify valid cases.
Compensable cases	Determine possible partner compensation.

10.2 Example Partner Report

Metric	Example
Partner page visits	420
Calculator starts	185
Completed comparisons	132
Support requests	44
Leads submitted	38
Qualified leads	24
Compensable cases	16
Estimated partner compensation	CHF X

Reports can initially be sent monthly by email. Later, Lamalux can provide a partner dashboard.

11 Partner Communication Channels

Partners can communicate Lamalux through channels they already use.

11.1 Recommended Channels

- website resource link;
- blog article;
- LinkedIn post;
- customer newsletter;
- email onboarding sequence;
- welcome PDF;
- relocation checklist;
- QR code in office;
- QR code in welcome pack;
- customer portal;
- consultation follow-up email;
- printed flyer;
- kiosk or physical access point.

11.2 Best Practice

A combination of blog post, customer email, and QR code usually performs better than a single LinkedIn post.

LinkedIn is useful for visibility, but direct customer communication is often stronger because the partner already has trust and a relationship with the customer.

12 Suggested Customer-Facing Message

Partners can use the following message in emails, onboarding documents, blog posts, or customer checklists.

Choosing mandatory Swiss basic health insurance can be confusing, especially for people who are new to Switzerland or changing residence. Through our Lamalux partner access, you can use a guided decision finder to compare available options based on your region, age group, and selected insurance parameters.

Start here: [Partner Link]

12.1 Short Version

We have partnered with Lamalux to offer our customers a simple way to compare mandatory Swiss basic health insurance. Lamalux helps users understand their options based on region, age, and selected insurance parameters.

Start here: [Partner Link]

13 Partnership Models

Lamalux can be offered through different partnership models.

Model	Description
Partner link	Simple tracked link for websites, emails, newsletters, or blog posts.
QR code access	Useful for physical locations, flyers, offices, welcome packs, and events.
Co-branded landing page	Dedicated page for the partner's customers, powered by Lamalux.
Embedded calculator	Integration of the Lamalux calculator into a partner website or portal.

Model	Description
White-label solution	Advanced model for larger partners who want stronger brand integration.
Kiosk concept	Physical comparison access point for high-traffic locations such as pharmacies, retail locations, or offices.
Content partnership	Guides, checklists, and educational resources for customers.

13.1 Recommended Starting Model

For most partners, the recommended starting setup is:

- individual partner ID;
- dedicated partner landing page;
- tracked partner link;
- QR code;
- ready-to-use communication text;
- CRM attribution;
- monthly partner report.

This creates measurable value without technical integration, upfront costs, or operational complexity.

14 Data and Trust Principles

Lamalux is designed to protect customer trust.

14.1 No Data-Selling Marketplace

Lamalux is not designed as a data-selling lead marketplace. Customer data should not be sold to uncontrolled third-party lead buyers.

The purpose of data collection is to support the comparison journey, customer communication, attribution, and internal process management.

14.2 Controlled Customer Process

Customer requests remain within a structured Lamalux process.

The goal is to avoid situations where users are contacted by multiple unknown external parties after using a comparison tool.

14.3 Privacy-Oriented CRM

The Lamalux CRM should document:

- customer source;
- partner attribution;
- lead status;
- qualification status;
- communication status;
- payout status where applicable.

14.4 Analytics Privacy

Personal data should not be sent to analytics platforms such as Google Analytics.

Analytics events should not include:

- name;
- email address;
- phone number;
- exact birth date;
- full address;
- sensitive health information.

Safe analytics parameters may include:

- partner ID;
- language;
- canton;

- age group;
- event name;
- campaign source;
- calculator step.

15 Premium Data Basis

The Lamalux comparison experience is intended to be built around official premium information.

The Swiss Federal Office of Public Health publishes approved premiums for compulsory health insurance and provides the official premium calculator at Priminfo.¹

Priminfo is described by the FOPH as the official federal premium calculator for health insurance premiums.²

15.1 Lamalux Positioning

Lamalux uses official premium information as the foundation for a guided, partner-friendly decision experience.

The purpose is not to create artificial opacity, but to make the available premium information easier to understand and use.

16 Regulatory Positioning

Lamalux should be built responsibly with attention to data protection, customer protection, insurance-related rules, and partner transparency.

The model focuses on:

- decision support;
- transparency;
- controlled attribution;
- responsible data handling;
- clear customer communication;

¹Federal Office of Public Health, “Health insurance: Comparison of premiums”, <https://www.bag.admin.ch/en/health-insurance-comparison-of-premiums>

²Federal Office of Public Health, “Priminfo – der offizielle Prämienrechner des Bundes”, <https://www.bag.admin.ch/de/priminfo-der-offizielle-praemienrechner-des-bundes>

- partner accountability.

If a compensated insurance-related activity occurs after the customer journey, the process must be structured within the applicable legal and regulatory framework.

Swiss rules limit compensation for intermediary activity in social health insurance to CHF 70 per insured person and include additional requirements such as restrictions on cold calling and documentation duties.³

16.1 Important Legal Note

Final legal wording, partner agreements, compensation rules, data protection processes, consent flows, and compliance processes should be reviewed by qualified Swiss legal counsel before public launch.

17 Commercial Partner Benefit

For many partners, the Lamalux model is attractive because it can provide value without upfront cost.

17.1 Possible Benefits

Partners may benefit through:

- additional customer value;
- stronger onboarding experience;
- improved customer satisfaction;
- useful content for websites and newsletters;
- measurable attribution;
- possible compensation for qualified and compensable cases.

17.2 Key Commercial Message

Partners do not need to pay to become useful to their customers. Lamalux provides the infrastructure, and the partner can participate when the model creates measurable value.

³Federal Council / admin.ch, communication on regulation of intermediary compensation in social health insurance, <https://www.admin.ch/de/nsb?id=102058>

18 Implementation Timeline

A partner can start without technical integration.

18.1 Step 1: Partner Discussion

Lamalux and the partner discuss the partner's customer base, communication channels, and ideal use case.

18.2 Step 2: Partner Setup

Lamalux creates:

- partner ID;
- partner URL;
- QR code;
- optional co-branded landing page;
- tracking setup;
- CRM attribution.

18.3 Step 3: Communication Kit

The partner receives ready-to-use texts for:

- website;
- customer email;
- newsletter;
- LinkedIn;
- onboarding documents;
- flyers or QR-code materials.

18.4 Step 4: Launch

The partner shares the Lamalux access point with customers.

18.5 Step 5: Reporting

Lamalux provides performance and attribution reporting.

19 What Partners Receive

19.1 Basic Partner Package

- partner ID;
- partner URL;
- QR code;
- communication text;
- monthly report;
- CRM attribution.

19.2 Advanced Options

- co-branded landing page;
- embedded calculator;
- white-label solution;
- custom reporting;
- kiosk concept;
- partner dashboard.

19.3 Recommended First Step

Most partners should begin with a partner link or co-branded landing page. More advanced integrations can be added once the partnership performs well.

20 Partner FAQ

20.1 Do partners need to pay upfront?

For the basic partner model, no upfront setup or licence fee is required.

20.2 Does the partner need to provide insurance advice?

No. The partner provides access. Lamalux provides the guided decision infrastructure.

20.3 How is partner attribution tracked?

Through partner ID, partner link, QR code, landing page, and CRM documentation.

20.4 Is customer data sold?

No. Lamalux is not designed as a data-selling lead marketplace.

20.5 Can partners be compensated?

Depending on the commercial and legal model, clearly attributed and compensable cases may trigger partner compensation.

20.6 Can Lamalux be shown under the partner's brand?

Yes. Co-branded and white-label models may be possible for selected partners.

20.7 Does the partner need technical resources?

For the basic model, no technical resources are required. The partner only needs to share the link, QR code, or communication materials.

21 Why Partner With Lamalux?

Partners should work with Lamalux because their customers already need this support.

- Partners add a relevant service without building technology.
- Partners protect the customer relationship with a controlled process.
- Partners avoid recommending one specific insurer.
- Partners gain measurable attribution through partner tracking.
- Partners may create additional revenue potential.
- Customers receive a clearer path through a confusing mandatory topic.

Lamalux helps partners offer more value while staying focused on their main business.

22 Next Step

The recommended next step is a short partnership discussion.

In this discussion, Lamalux and the partner can define:

- the partner's customer base;
- the best partner model;
- the partner link or landing page setup;
- communication channels;
- reporting and attribution;
- possible compensation structure.

Book a partner call

[Insert booking link]

[Insert email]

[Insert website]

23 Disclaimer

This document is a commercial partner overview and does not constitute legal, regulatory, tax, or insurance advice.

The final implementation of the Lamalux model, including any insurance-related activities, compensation flows, partner agreements, data processing, user consent, and regulatory obligations, should be reviewed by qualified legal and compliance professionals before launch.

All public claims regarding regulatory status, data protection, compensation, and use of official premium data should be verified before publication.

References used in this document include official information from the Swiss Federal Office of Public Health regarding compulsory health insurance premium comparison and Priminfo, as well as Swiss federal communications regarding intermediary compensation rules in social health insurance.