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# ‘One billionaire at a time’: inside the Swiss clinics where the super-rich go for rehab

For the ultra-wealthy and the super-famous, regular therapy won’t do

by Sophie Elmhirst

Illustration: Harriet Lee-Merrion/The Guardian

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If the sky is clear, it is possible to lean out of the windows of Paracelsus Recovery, a luxury rehabilitation clinic in Zurich, and gaze along the lake to the Alps in the distance. It is the kind of view, of blue water and white peaks, that promises immediate rejuvenation, a purity close to holiness. The clinic, meanwhile, offers more elaborate treatments at a cost of between 95,000 to 120,000 Swiss francs (£85,000-£107,000) a week for the typical six- to eight-week stay.

I was not a typical arrival at Paracelsus, named after the 16th-century Swiss physician who believed, contrary to popular opinion at the time, that those suffering from mental illness were not possessed by evil spirits but deserved humane treatment. My rucksack was marked by old coffee stains and my coat had a hole in the back from which feathers regularly drifted. The staff here are used to people who do not carry their own luggage, and for whom a million in any currency is a forgettable sum. Clients are typically members of Middle Eastern royal families, self-made billionaires, famous actors or sports stars and the troubled children of all these types, who have inherited their wealth and its attendant burdens.

More striking than the material luxury of the Paracelsus office, with its high ceilings and rows of white orchids, was the quantity of attention bestowed as soon as I walked through its doors. I was not here for treatment, but would be staying in one of their apartments while I interviewed the staff. Even so, well-groomed nurses, doctors, administrators and nutritionists emerged from every room, smiling with the kind of knowing purpose often glimpsed on the faces of clergy and psychotherapists, or anyone who believes they have access to a pain-alleviating truth.

Looming behind them was Jan Gerber, the chief executive, tall and fair as pampas grass, with a silk scarf knotted at his neck and possessing the kind of controlled warmth of someone who has built a successful business treating the confidential anguish of the super-rich. And following him, in a flourish of manners, was Pawel Mowlik, the managing partner: a man who made millions in hedge funds in his 20s, succumbed to a multi-year cocaine and alcohol addiction, checked into multiple rehabs and then, after three months of deep psychological work at Paracelsus, discovered that his purpose in life was to help people like him.

Mowlik, 39, is the kind of person who narrates his life as he lives it, a sure sign of someone who has undergone a great deal of therapy. Knowing I'd come from London, he told me he'd lived in various parts of the city: Covent Garden, Bayswater, St Katharine's Dock. He liked to move around, restless by nature. "Today I believe there is no home," he said. "Home is a feeling."

For the typical client at Paracelsus, home is usually one of several large houses, possibly a palace. They come to Zurich for a particular form of treatment, known as single-client rehab, or "one client at a time", for which the city has become globally renowned among the ultra-

wealthy. As well as Paracelsus, Zurich is home to the Kusnacht Practice, where the concept originated. Unlike other well-known rehabs - the Meadows in Arizona, Betty Ford in California, the Priory in the UK - at the Zurich clinics, clients never see or interact with another client. There is no group therapy, no communal area. Clients stay in their own villa or apartment and have their own driver, housekeeper, chef and live-in therapist, as well as daily one-on-one sessions with a team of between 15 and 20 psychiatrists, doctors, nurses, yoga teachers, masseuses, nutritionists, hypnotherapists and trauma therapists who brief one another on the client's state and progress after every appointment. Though there might be three or four clients staying in different residences at the clinic at any one time, their schedules are arranged to maintain the impression that they are the singular focus of the entire facility. Apart from the staff, no one will ever know they're there.

This, Gerber told me, is how it has to be. It's not that the pain of the super-rich is more complicated than that of anyone else. Certainly, they have unique experiences, according to the emerging field of wealth psychology, such as the problems of "sudden wealth" or the onus of a vast inheritance. But anxiety, depression, addiction and eating disorders are hardly unique to this demographic. Everyone uses drugs and alcohol; it's just that for the rich, "their drugs are more expensive", said Dr Anna Erat, Paracelsus's medical director. (Coke habits that cost thousands of dollars a week, rather than a dependency on cheap vodka.)

Even so, Gerber insisted, regular rehab simply would not work. Clients are often globally famous and want total discretion. But beyond the desire for privacy, extreme wealth has an oddly separating effect. "If you put a billionaire in a group setting, even with well-off middle-class people, they will not be able to relate to each other," Gerber told me. They are not like the rest of us, these people; their lives and minds have been transformed by their fortunes.

In Zurich, even the sunlight feels expensive. The mountains and the lake lend it a golden radiance which glints off the jewellery in the designer shop windows on Bahnhoffstrasse and the pristine white sails of the boats that cut across the lake. The city's cost of living is the highest in Switzerland and the sixth highest in the world. A "gold coast" extends beyond the city down the side of the lake. At the end of the lanes that lead to the shore, there are beaches where nannies bring small children to play and men in tiny trunks swim before presumably going home to check on their investments. Walking down one of the main streets, I passed the Algonquin, a gated chateau to which Tina Turner retired in 2009. Apparently, when she goes to the local supermarket, no one turns to stare. Zurich is a good place for the rich and famous to hide in peace, owing to, as one inhabitant put it, the "unique unexcitement of the Swiss".

A short stroll from Turner's home, in the lakeside neighbourhood of Kusnacht, is the house of Carl Jung, a grand, cream villa where the psychoanalyst lived for most of his life. In the late 1920s, Jung treated an alcoholic American businessman, Rowland Hazard III, for several months. After Hazard started drinking again, Jung told him he would only recover if he had some kind of spiritual awakening. In response, Hazard sought out an evangelical Christian

fellowship called the Oxford Group, stopped drinking, then mentored an old friend through his alcoholism. This old friend, in turn, mentored Bill Wilson, who went on to start the spiritually inflected Alcoholics Anonymous in 1935.

Zurich, then, has healing in its history. It is the source of both the largest, free, peer-to-peer addiction programme in the world and, at the other end of the scale, the most exclusive. The first "one client at a time" clinic was started here, in 2009, by a nurse and her then husband, an addiction counsellor. The pair, Christine Merzeder and Lowell Monkhouse, decided to dedicate themselves to helping an alcoholic friend. Instead of referring him to an established rehab clinic, they found him an apartment, turned their own spare bedroom into a consulting room and enlisted the services of a yoga teacher.

Merzeder found the daily, focused treatment on one client more satisfying and effective than the usual one-size-fits-all approach at a public facility, but it was labour intensive. Merzeder's son, Jan Gerber, sensed an opportunity. Since graduating from the London School of Economics (LSE), Gerber had been working as a financial consultant for investment banks and he had started several companies, including a cosmetic surgery clinic for men in Zurich. He was aware of the habits of the very rich, and their problems. He knew there would be plenty of people willing to pay.

Together, they founded the Kusnacht Practice in 2011. In the early days, success came through word of mouth. According to Moustafa Hammoud, who used to work at the Kusnacht as an intermediary with Middle Eastern clientele, one Saudi Arabian client sent along at least three of his children, all struggling with addiction or depression. Hammoud estimated that about 70% of the Kusnacht's initial business came from Saudi Arabia, UAE, Kuwait and Egypt. Famous at home, many clients sought help overseas to avoid the "shame" of their distress being discovered. Many, he said, came a few times. "They'd recover, then relapse, then come again." The clinic grew quickly, taking on more staff and renting further villas for clients. In 2013, Gerber left and set up Paracelsus. Monkhouse, meanwhile, sold the Kusnacht to a private equity firm. It is now run by a Brazilian entrepreneur and offers diverse medical treatments, including "biomolecular restoration", as well as rehab. Paracelus remains smaller - "more boutique and personal", according to Gerber.

From the start, Merzeder told me, clients presented challenges she had never encountered during her career in Switzerland's public health system. Often, they arrived with multiple prescriptions, the result of overtreatment by competing private doctors who hadn't read each other's notes. She recalled a younger patient, "a princess", who'd been seen by the best American professor in paediatric psychiatry, and turned up "loaded with pills". An approach that streamlined all aspects of physical and psychological care would be transformative, Merzeder believed. "I was never interested in business development or the bottom line," she added. "I was just interested in clinical outcomes." Gerber, sitting next to her, beamed: "That's why we're a good team!"

Gerber knows his market, and knows that it is growing. From 2019 to 2021, the global number of ultra-high net worth individuals, those worth more than $50m (£41m), grew from 174,800

to 264,000. According to Gerber, people in that wealth bracket, despite being financially buttressed against countless difficulties, are three to five times more likely to suffer from a mental illness or substance abuse problem than the average. Given that Paracelsus only accepts 30 to 40 clients a year, the pool is clearly large enough to keep the clinic busy.

Ultra-exclusive mental health treatment is one of many new micro-industries that have sprung up to serve the super-rich. The Spears 500, an annual index of advisory services, now recommends experts on everything from vineyard acquisition to crypto reputation management. Dr Ronit Lami, a Los Angeles and London-based "ultra-high-net-worth psychologist", told me that when she started working in 2000, nobody knew much about the field. Now her clients want specialised professionals who understand the specific intricacies of succession planning and generational wealth transfer. Their desire is like many of their other desires, for a service that comes in a bespoke, exclusive form, a private jet rather than a commercial airline.

Former Kusnacht employees have now exported the single-client-rehab idea around the world, setting up similar clinics in Mallorca (The Balance), Ireland (Rosglas) and another in Zurich (Calda). The first luxury single-client centre in London, Addcounsel, was opened by a businessman named Paul Flynn who sold his recruitment company and started the clinic in 2016 after a friend who worked at the Kusnacht suggested the idea. Flynn told me that the business grew by 300% last year, and expects similar growth in 2023. The misery of the super-rich is a market like any other, and there's a gap. In the coming years, he said, "I think you'll see a lot of mergers and acquisitions activity in this space."

You have to work hard not to be seduced by luxury. Gerber showed me the apartment where I would be staying at Paracelsus, a sequence of lakefront, penthouse rooms in which everything seemed to glisten: glass tables, silver candlesticks, marble surfaces. In the bedroom, the sheets had a luminous, crisp whiteness that is impossible to achieve if you do your own laundry. A tray of freshly made miniature aubergine and ricotta cannelloni was delivered to the coffee table, just in case.

It aspires to appear effortless, such opulence, the labour that enables it taking place out of sight. The housekeeper, Izabela Borowska-Violante, and chef, Moritz von Hohenzollern, usually turn up to work before a client has woken. As I wandered round the perfect rooms, trying not to touch anything, wishing my backpack wasn't quite so filthy, they emerged from the staff quarters in the apartment as if they had been waiting there in repose. Gerber told me that the staff could behave however a client wanted, chatty or invisible. Either way, they should be the "quiet, good spirits of the house", almost like a family, though not any family I have known. "With me, it's all about being quiet," confirmed Von Hohenzollern, unless the client wants company. Despite this policy of reticence, he couldn't always contain his enthusiasm. "A big welcome from us on the gastronomical side!" he boomed when I arrived.

At first, I got into muddles, not quite understanding the terms of engagement. I thanked everyone constantly, to the point of irritation. Out of awkwardness, I tried to do things for myself, like fetch my own water, until Von Hohenzollern reminded me that this was his job. The first morning, he asked me if I liked mushrooms. Oh yes, I politely lied. Later, he made mushrooms for dinner and I ate them all. The next day, during a sample session with the nutritionist, she asked me if there was anything I didn't particularly like to eat. Mushrooms, I said. Before I'd even got back to the apartment the new information had been circulated among the team. Von Hohnzollern was mortified. Why hadn't he been told before? How could he do his job properly if he was not providing me at all times with exactly what I wanted?

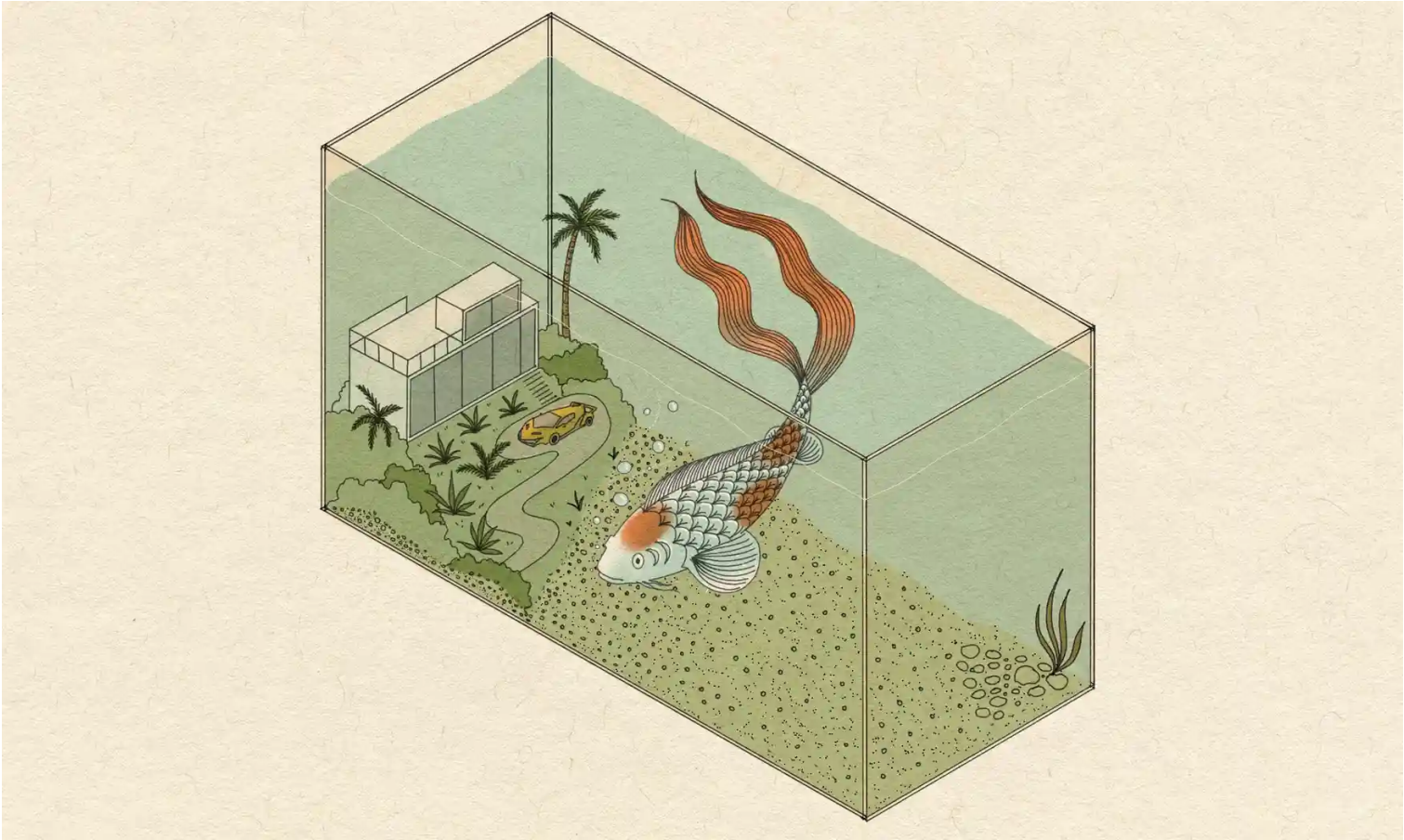


Illustration: Harriet Lee-Merrion/The Guardian

The typical client would be used to such service, of course. If anything, the Paracelsus apartment - with its kitchen and dining room, and a large private area for the client - was probably cramped compared to their own homes. The clinic wanted to create a safe, cocoon-like environment, ideal for recovery, explained Gerber. By contrast, the Kusnacht Practice, a 10-minute drive away, houses their clients in vast villas. As I was shown around one, with its three floors of marble bathrooms, an outdoor pool and vast roof terrace, I noticed a portrait of a man staring straight out of the frame. The concierge told me they might remove it if the client found it disturbing to be looked at, even by a painting.

The final component of the Paracelsus apartment, not present for my stay, was the live-in therapist: "A very sacred relationship," said Danuta Siemek, who has been in the role for a year. Once assigned to a client, she is with them for the duration of their stay. She will eat with them, talk to them whenever they feel like it, take care of them if they are having a panic attack at 4am. It is intense and intimate work, a dynamic that surprised other psychotherapists I spoke to, used to the more conventional format of strictly boundaried,

weekly 50-minute sessions. To avoid any confusion, clients are usually given therapists of a different age and of a sex not compatible with their preference. “Life as we know it stops,” said Siemek, about doing the job. I wondered how she stayed sane. “Power walking,” she replied.

It has a particular effect, being the centre of attention of multiple professionals. I mentioned I liked nuts. Nuts, gently spiced, arrived. If I so much as brushed past a towel, it was almost immediately re-folded to appear untouched. During the nutritionist’s assessment, I started to wonder if my dietary habits were in fact uniquely fascinating. A soft slide into narcissism seemed unavoidable.

But this is what the client is paying for: the singular devotion of an entire team. At the start of a client’s stay, the priority is physical stabilisation. The medical staff perform blood tests, monitor blood pressure and heart rate, and then produce a baseline report, showing every possible deficiency. “A lot of our clients are quite data driven,” said Erat, the medical director. Sometimes, they become a little obsessed by the reports, their selves reproduced as a spreadsheet, as if their problems could be solved by correcting a single stray data point. But, as Erat put it, in terms of their recovery “it is only one method out of many”.

Psychological recovery, whether you are extremely rich or not, is hard work. Paracelsus’s lead psychiatrist, Thilo Beck, is one of the most prominent in Zurich. A softly spoken man with a shaved head, enormous white trainers and a cool, unshockable air, Beck splits his time between Paracelsus and Arud, one of the largest non-profit outpatient addiction clinics in Switzerland. At Arud, he treats people at the other end of the socioeconomic spectrum, addicts living in poverty or on the brink of homelessness. Both groups, Beck notes, are “stigmatised and marginalised in a way, and considered not quite normal”. He often encounters in both an emotional neglect. On one side, the patient might have been raised by a parent working multiple jobs to make ends meet. At the other, the client has often been “raised by nannies”. There was frequently a sense, as he put it, that no one had really cared.

Beck trained at the same psychiatric hospital in Zurich where Jung once worked. At the start of his career, in the 1990s, addiction treatment focused on abstinence, which is still the method at the core of AA’s 12-step programme. He has no time for it. “It’s paternalistic,” he told me. “It comes from, ‘We know better and we have to push these guys to understand what’s good for them’.” Beck prefers a more pragmatic approach, agreeing a “working hypothesis” with his clients about what the problem is and how they might treat it. He then deploys a range of therapies, including what he describes as “third wave” treatments such as acceptance and commitment therapy whose aim is not to fight symptoms, but “welcome them as guests in their life”. This approach, he said, often helped clients turn what they had once judged as a problem into an opportunity to change the course of their life. Clients tended to respond quickly, he added, because of the intensity of the process. At an outpatient clinic, he might see a patient once a week. At Paracelsus, he sees a client every day for 90 minutes and can adapt his methods quickly. “We see change within a month or two months that would take a year in another setting.”

The clients fall broadly into two groups: those born into wealth and those who acquired it as adults. The former often feel directionless, oppressed by the success of their parents and ashamed at the ease of their lives. “The self-made guys are totally different,” Beck said. “Not easier.” Their work ethic was often self-destructive and had led them to neglect family, friends and their own health. But there were also similarities between the two groups. Both seemed to sense that something was missing, a deeper “value problem” as Beck put it, that boiled down to a question: “What am I supposed to do in this world?” There was an absence of purpose, something lacking or lost; a gaping emptiness that lay beneath the money.

On my second evening in Zurich, Pawel Mowlik told me about the moment he sensed the void. In the summer of 2014, he woke up in the presidential suite of a Monaco hotel surrounded by the naked bodies of people he didn’t know. His life had no meaning, he realised.

We were in one of his favourite Zurich restaurants, one of hundreds he went to in the course of a single year when he spent about £1m on fine dining. Born in a small town in Poland, Mowlik had a disciplinarian mother and an unhappy father. After his parents divorced, he began experimenting with amphetamines. In his recollection, he was once awake for three days, talking to any neighbour who would listen. He left school at 15, worked as a bellboy at the Hotel Atlantic Kempinksi in Hamburg, where his charm became so well-known he was featured in a local magazine. (He keeps a photograph of the article on his phone.) While studying at hotel management school in Zurich, he met a hedge fund manager who offered him a job in investor relations at the fund’s Swiss office. By the time he was 24, he’d made millions, moved from New York to London (“my heyday”) and partied as hard as someone might who’d come from nothing and acquired everything. He wore Louis Vuitton suits and Tom Ford shirts and became, as he put it, “that James Bond type of person”. Cocaine, by this point, he no longer considered a drug but a functional necessity to keep going.

When Mowlik realised he was close to self-destruction, he went to rehab, first in Florida, then several more times until he landed at Paracelsus. Once recovered, he joined Gerber’s team. Mowlik’s passion was to befriend the clients, often travelling with them to Provence, Monaco, Milan. He’d tell his story and they’d share theirs in turn. “Sometimes it’s funny, sometimes it’s sad,” he said, “because I experienced a lot of sad things.” He had overdosed more than once. He felt that all his friendships had been bought. “All my life I’ve felt kind of lonely, although I know so many people,” Mowlik told me. “There’s a difference between alone and loneliness. I have felt *lonely*, not alone. And I still do.” He seemed quite calm about this fact, as if it were simply the price of a life like his. “It’s not something I’m sad about any more, compared to the time when I needed drugs and alcohol to compensate. I just accept it.”

It comes up repeatedly, the loneliness. Gerber outlined a typical profile of a child of billionaires, raised by an expensive nanny, sent to an elite boarding school, then expected to join the family firm or at least conform to a certain kind of life. Often, they won’t be allowed

to marry who they want, because their parents “will make sure you don’t bring home anybody, for security reasons”.

It struck me that the clinic’s conditions seemed to replicate the loneliness that had defined the lives of many clients: cut off from community, expensively isolated and afflicted by a sense of unwarranted specialness. Gerber often told me that it was important for the client’s recovery that the environment was familiar and at a standard they were used to. But as one former live-in therapist at one of the Swiss clinics told me: “It’s a blessing and a curse. Essentially, we’re feeding into that dynamic that you’re the most important person in the room.”

Worrying signs began to emerge. By the second day in the apartment, I had radically curtailed my relentless gratitude and become so accustomed to being escorted round the place that the one time I had to find my own way, I got locked out and had to ring a nurse to let me in, helpless as a child.

The setting seemed to nurture such personal irresponsibility. Often, Hammoud told me, clients are not used to waking up early. “Sometimes you are not allowed to wake them up,” he said. “They look you up and down and say who are you to wake me up?” One guy was verbally abusive to everyone, said Von Hohenzollern. He threw his plate of food on the floor. “We cater to every one of their needs and desires,” said the former live-in therapist. “They don’t get the experience of coming down to reality.” Some have never heard no in their lives, said Gerber. But they are still people in great pain, he emphasised, possibly noticing the waves of judgment passing across my face.

Danuta Siemek, the live-in therapist, told me that the principle of her delicate relationship with a client was to treat them with “unconditional positive regard”. She accepts them without qualification. That’s not to say a client is never challenged, but “when we challenge them too much”, explained Gerber, “we could create a lose-lose situation. They pack their bags and piss off.” It is not uncommon for a client’s private-jet pilot to be installed in a nearby Zurich hotel so that they can leave whenever they want. Naturally, it is better for the balance sheet if the client stays.

Not that rehab ends when they leave. After their time in Switzerland, the client will fly home, often with their live-in therapist in tow, at an ongoing cost of £2,000 a day. The aftercare programme, according to Paul Flynn in London, is the key to the financial model, being a source of recurring revenue, rather than the one-off fee of rehab. Recently, Gerber told me, a client had taken a therapist back to New York, put him up in a hotel for a week and hadn’t seen him once: he just liked to know he was there. “We have a therapist in her 70s,” he added, “who has pretty much relocated to Saudi Arabia.” A setup, it seemed, somewhat at odds with psychotherapy’s typical emphasis on creating a nondependent relationship in which a client learns self-reliance.

In most cases, however, the therapist will eventually leave. The clinic keeps in touch, but ultimately, like a child translating to adulthood, the client must learn to manage alone, with their own drivers, chefs, housekeepers, therapists and psychiatrists.

More than once, while visiting the luxury rehabs of Zurich, I heard that the transformative moment of a client's experience, their spiritual awakening, was a trip to the grocery store. In one version, a member of a Middle Eastern royal family was filmed by her children queueing up at the checkout, elated by the experience of having put things in her basket and then paying for them. She had never done anything like it before. In another, a young client standing in the yoghurt aisle became completely overwhelmed by the choice of yoghurts, because he had never before had to stand in a yoghurt aisle and choose.

I wondered if a client really needed an entire team of clinicians to experience a supermarket epiphany. And yet, in the way that extreme wealth seems to turn people into a troubled combination of self-isolating loners and indulged children, perhaps they did. (As the former live-in therapist put it: "The White Lotus actually really accurately portrays many of the issues I see.")

Thilo Beck described the "small steps" he often took with clients, encouraging them "to find new friends or a group of friends or other hobbies". It's a lot of money, though, to be told to join a life-drawing class. The clinicians, particularly those that work with clients on drastically lower incomes, were not unaware of the disparity in care. "I would love," said Beck, "to be able to offer this to everyone." (Though such a move might dampen the clinic's claim of exclusivity.)

"As a trained economist, I know that's not an option," said Gerber, who argued instead that their work had a trickle-down effect. Help the guy at the top of a massive company, or the twentysomething with unearned millions in the bank, and their transformed self might choose to help their employees, their society, the world. As with much trickle-down rhetoric, it seemed to express a hope more than reality. If wealth is in part the sickness itself, I couldn't help thinking that aggressive taxation might offer a different kind of cure.

For Mowlik, who left Paracelsus shortly after my visit, his experience of co-running a rehab boiled down to some simple truths. "I believe honestly that even the richest person in the world is looking to connect with people," he told me. As for the success of treatment, it relied entirely on the client's own resolve. "You have to be willing to change. No Bentley or villa will make the difference." He had come to think that the abundance of luxury - "this whole bullshit, sorry for my French" - was simply a distraction. These clinics were bubbles, unsustainable and fragile, "which is why a lot of them don't find the answers and end up in their old toxic lifestyles again". His next step, he'd decided, was to set up a non-profit mental health foundation. Looking back, Mowlik felt that the most authentic period of his life so far had been working as a bellboy in Hamburg. Purpose, service, human connection: all life lessons were there.

Late on the second night, I found myself wandering alone around the apartment, adrift. After two days of having all needs anticipated and all practicalities taken care of, I had no idea what to do. It was luxury in practice, I knew, not to have to cook or clean or manage the mundanities of logistics but it also had a distinctly emptying effect. All I had to think about was myself, which is a terrible state to be in.

The next morning, I said goodbye to Von Hohenzollern, who gave me some handmade chocolates to take home. He wanted to show me where to buy lunch, how to get to the airport, the best place in Zurich for bread. Don't worry, I said, I'll figure it out. I was desperate to figure it out. I grabbed my shitty coat and ran out of the building like I was escaping a fire.

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