Outlook for future health covers

by Lorenz Stampfli,
Chargé des assurances CERN (DGU-LS)
Incentives for exploring alternatives

• Problems with illness and accident cover of MPAs, Users, scientific visitors coming to CERN

• Solutions for persons and families by local schemes not always appropriate

• Duty of care of employers and home institutes

• Persons to insure taken as a group attractive for collective solutions
Parameters for an alternative approach

• Due consideration to specific roles:
  CERN = host lab, not employer
  emissary entities = employers, home institutes
  individuals = insurance takers

• tender for a collective insurance contract

• search for subsidiary insurance type
Tentative call for tenders done

• With help of CERN's professional insurance broker

• quotation asked from some 15 insurance companies

• response from carriers using such insurance products in IGOs, NGOs and multis

• two offers of particular interest
The most interesting offer:

- Affiliation without questionnaire - validated by insurance certificate
- World wide cover when needed for illness and accident
- Hospital treatment in private sector, 100% cover of effective costs (pharmaceuticals, surgery, doctors’ fees)
- General medicine: 100% cover of general practitioners and specialists, medical imaging and other analysis, pharmaceuticals, osteophaths and other medical auxiliaries; urgent dental treatments; breach of optical glasses and lenses
- Cover of medical evacuation and repatriation
- Insurance can be taken per months, weeks, days; hotline/helpdesk services
- Premium 1,55 CHF p.p./p.d. for 1 year
Conditions for the implementation of such an insurance product

• The collective contract must be signed by a legal entity that accepts to guarantee the payment of the individual premiums
  → to check with CERN’s rules and procedures

• A set of individual data must be collected and managed to operate such insurance
  • name and first name of the insured persons,
  • date of birth,
  • date of entry into and
  • date of departure from contract scheme
  → to clarify by a feasibility study

• The premium collection per month, including controlling and transfer, has to be organised
  → to study a management project

• At a later stage, simplification of rules and procedures may be sought (e.g. collective lump sum premium (« prime forfaitaire ») on the basis of accumulated experience)

Most important: All interested parties (individuals – employers, home institutes – CERN as host) will have to play an active role.
Final Remark

The only effective question of the day is:
Do we continue with this project

Yes or No?