CERN Health Insurance Scheme

Headlines:

Nature of the CERN Health Insurance Scheme
Basic Principles of the CERN Health Insurance Scheme
Users in the CERN Health Insurance Scheme
Some CHIS Statistics in 2001
Conclusions
Nature of the CHIS

CERN has to protect its staff against the financial consequences of illness, accident and maternity

Use a National Scheme or Set-up its own Scheme

Private Insurer or Specific CERN Fund

External Administrator or In-house accounting

(UNIQA)
Basic Principles  (for the Staff…)

It is obligatory – All must participate

It is a mutual scheme – Contributions are based on Salaries only
  Independant of Age of beneficiaries, and of
  Number of beneficiaries in the household

⇒ High Salaries subsidize for Lower Salaries
⇒ Singles subsidize for large Families
⇒ Younger subsidize for the Elder

CERN contributes – Sharing between Staff and Organisation:
  4.02% and 6.35% of Basic Salary

≠ Insurance
Case of the CERN Users

Users = Associated Members of the Personnel (MPA)

“The social insurance coverage of associated members of the personnel shall be the responsibility of their employer or of the higher educational or technical establishment at which they are regularly enrolled”

Article V 1.07 of the Staff Rules & Regulation
Case of the CERN Users

However, Users can affiliate to the CHIS:

a) With a short term coverage – less than 3 months
b) With a reduced coverage – family members are not insured
c) With a normal coverage – include family members

But …

It is on a Voluntary Basis
The contribution is a fixed amount
CERN does not participate (for unpaid MPA)

≠ Case of the Staff
CHIS Statistics in 2001

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Users (unpaid MPA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nb Contributors</td>
<td>5333</td>
<td>97</td>
</tr>
<tr>
<td>Nb Beneficiaries</td>
<td>11299</td>
<td>312</td>
</tr>
<tr>
<td>Re-imbursements total</td>
<td>43.44 MCHF</td>
<td>1.05 MCHF</td>
</tr>
<tr>
<td>Re-imbursement per Household</td>
<td>8’146 CHF</td>
<td>10’763 CHF</td>
</tr>
<tr>
<td>Re-imbursement per Beneficiary</td>
<td>3’845 CHF</td>
<td>3’381 CHF</td>
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</tbody>
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User’s contribution = 910 CHF/month ⇒ 10’920 CHF/year
Conclusions:

1. The CHIS solution is expensive, but it only reflects the cost of Health Care.

2. Users need a Health Care Coverage while installed in the Geneva area.

⇒ Questionnaire

Know more about national coverage of the Users;
Investigate necessity of any extension …