Jean-Pol Matheys (HR-CB-HIS)

CERN Health Insurance Scheme (CHIS) Basics
CHIS Basics – 1

- CHIS is the health cover for CERN employees
  - CERN & many int’l organizations are not in national systems
  - Host States (FR & CH) require CERN to have own system: CHIS

- CERN is the insurer
  - risks are borne by CERN (not UNIQA)
  - all costs must be covered by contributions (i.e. premiums)
  - small insured population ⇒ any serious case has big impact
CHIS Basics – 2

- CHIS costs are high
  - per capita health costs in CH are 3rd highest world-wide
  - CHIS expenditure is mostly incurred in CH
    - CHIS contributions are high too

- Insurers insure against risks, not known ‘mishaps’
  - health insurers avoid opportunity affiliations
    - CHIS does too
CHIS Basics – 3

- UNIQA is third party administrator for the CHIS
  - handle affiliation requests by MPAs (at their CERN office)
  - collect MPAs’ contributions (inc. chasing arrears)
  - process claims
Social Security for MPAs

The legal obligations of MPAs with respect to:
- Host States (FR & CH)
- CERN Staff Rules & Regulations (implement Host States requirements)

are such that:

1. Health cover is responsibility of MPA’s employer
   - it has to arrange direct or indirect cover for MPA whilst at CERN
2. Failing that: health cover is responsibility of MPA individually
   - MPAs have to arrange their own cover (as they see fit)
Stop Press!

“Frontaliers” insurances may survive:

Libre choix de l'assurance maladie des frontaliers : un statu quo possible

jeudi 21.02.2013, 14:00

Alors que la fin du libre choix de l'assurance maladie des frontaliers est annoncée pour le 31 mai 2014, une récente rencontre entre la directrice du Groupement transfrontalier européen et des fonctionnaires du ministère des Affaires sociales et de la santé laisse entrevoir une issue différente.

.. J'ai vu à quel point ils tombaient des nues quand je leur ai expliqué que leur solution n'était pas applicable avec la Suisse... »,
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