

Status of the Health Insurance Project for Users

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100th ACCU Meeting
4th June 2013

Previous Milestones + Agenda

- ACCU #98 → L. Stämpfli
 - 2 schemes with collective contracts (C^{nies} **A**, **B**)
- ACCU #99 → J.-P. Matheys
 - CHIS/UNIQA health insurance scheme → for MPE's
 - Not designed for MPAs, not suited for MPA's (users)
- ACCU #99 → D. Chromek-Burckhart
 - C^{ny} **A**'s scheme recalled:
1.55 CHF/day/person...
 - C^{ny} **B**'s scheme recalled:
3.40 CHF/day/person...

Previous Milestones + Agenda

- What we have looked out since March
 - 1. Survey done by UO
 - 2. Operational feasibility
 - 3. Legal feasibility
- 4. New draft proposals
- 5. Next steps

1. Survey

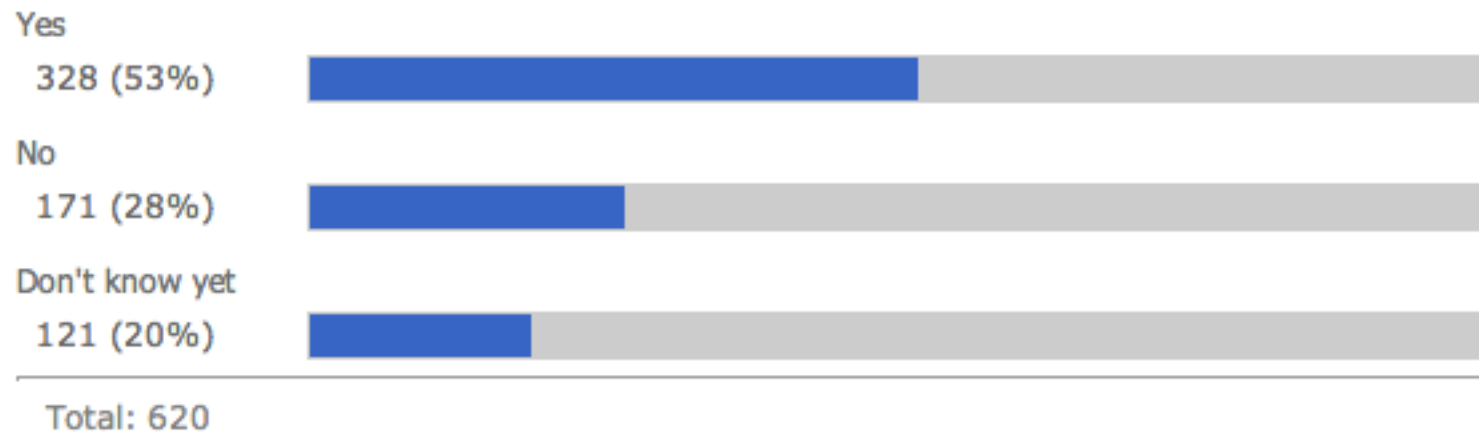
Survey

- Web-survey → all users (i.e. ca. 10'000 recipients)
- From 3rd April to 30th April (4 weeks)
- 5 questions ; 620 responses (6.2%)
 - Q1 → 620 responses
 - Q2 → 327 responses
 - Q3 → 620 responses
 - Q4 → 282 responses
 - Q5 → 140 comments

Representativeness?

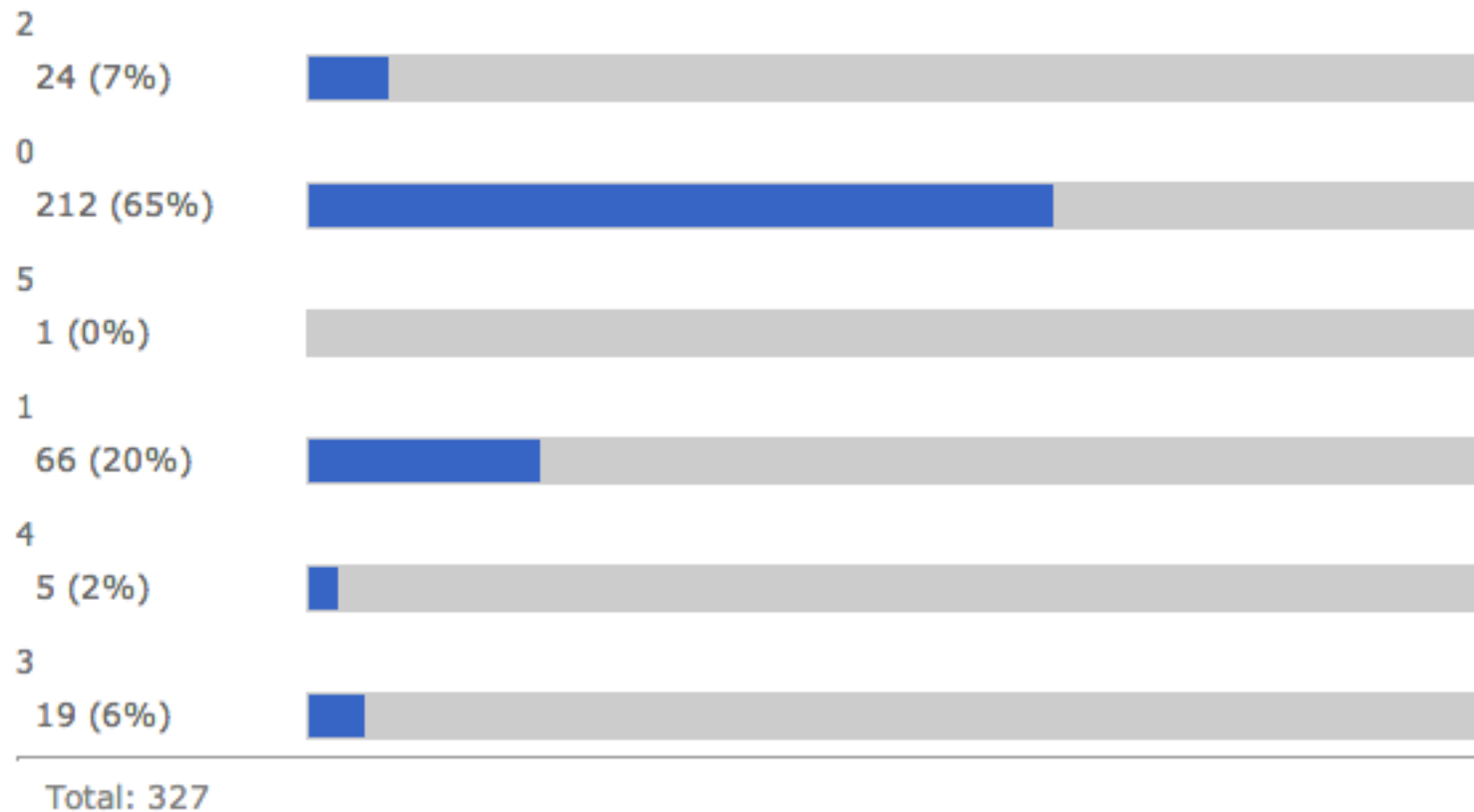
Survey — Answers

1. Would you be interested in a SUBSIDIARY health insurance covering emergency cases for the cost of 1.55 CHF per day and per person?



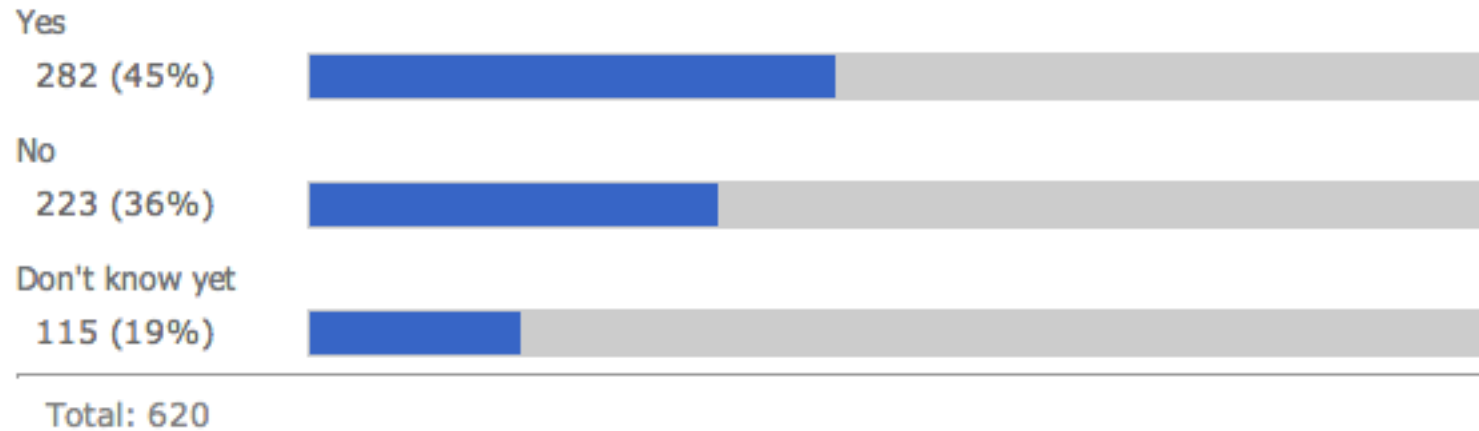
Survey — Answers

2. How many additional family members would participate in a SUBSIDIARY health insurance?



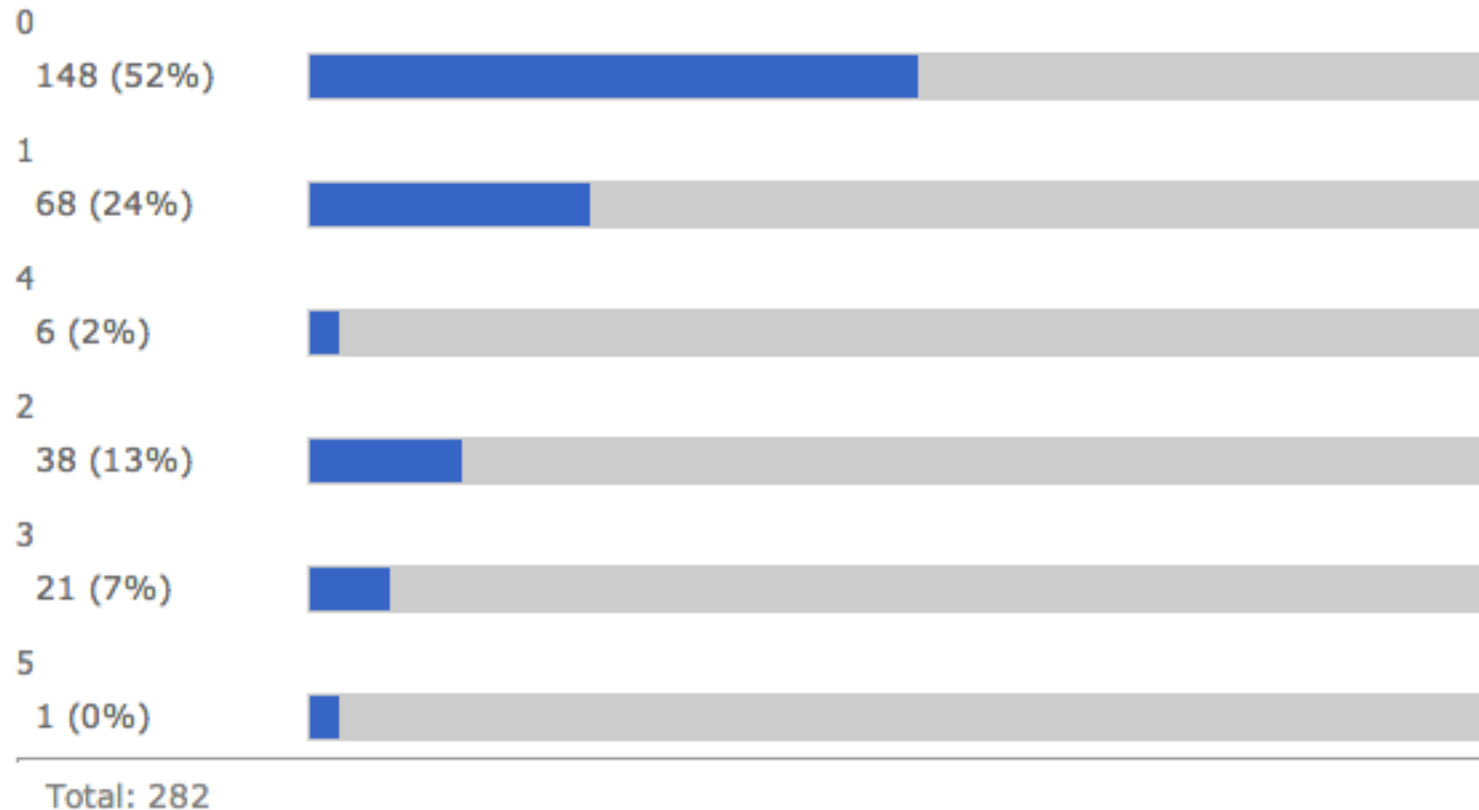
Survey — Answers

3. Would you be interested in a FULL health insurance for the cost of about 6 CHF per day and per person?



Survey — Answers

4. How many additional family members would participate in the FULL health insurance?



Survey — Summary (Q1–Q4)

	SUBSIDIARY	FULL
Yes	328	282
No	171	223
?	121	115
0	212	148
≥ 1	115	134

Out of 620 respondents

Survey — Comments (selection)

- Many acknowledge the initiative
- CERN shall propose some schemes for MPA's
- Clarifications:
 - LAMAL in Switzerland, but which minimum in France?
 - Who shall pay: Institutes-Employers or MPA's?
- CHIS/UNIQA for MPA's raises some issues
- The insurance fee levels are an issue
- What about retirees staying in the area?
- Administrative burden shall be limited

2. Operational Feasibility

Operational Feasibility

- Stakeholders
- MPA's – subscribers
- Premiums (Payment)
- Benefits (Reimbursements)
- Processes...
 Somehow complicated but feasible
- Resubmit a more detailed specification to insurance companies



3. Legal Feasibility

Legal Feasibility

- In depth review convened by S. Lettow involving HR, LS, CHIS, RIM

- Conclusion:

Process incompatible with legal requirements

- Reminder (from ACCU #99):

- “ • Health cover is responsibility of the **MPA's employer**
- The **employer** has to arrange direct or indirect cover for the MPA whilst at CERN, covering both France and Switzerland
- If the employer does not arrange health cover, it is the responsibility of the **MPA individually** and MPAs have to arrange their own cover [...]
”

Legal Feasibility

- Search for other possibilities, where:
 - CERN does play the role of a “pseudo-employer”
 - No minimum collective premium
 - No minimum number of individual subscribers
 - CERN eases the process of subscribing by providing appropriate information to MPA’s
- A few insurance companies offer such a service:



4. New Draft Proposals



Several programs
for short-term and
medium-term
expatriates



**Further
verifications
required!**



[LA MOBILITÉ]
INDIVIDUALS

Magellan

Personal insurance for
globe-trotters and short-term expatriates worldwide
2013

Two Schemes

MINI

- **Medical expenses:** hospitalisation (in the event of illness or accident) and primary healthcare in the event of accident
- **Basic repatriation assistance**

OR

COMPLETE

- **Medical expenses:** hospitalisation and primary healthcare in the event of illness or accident
- **Extensive repatriation assistance**
- **Legal assistance**
- **Personal liability private capacity, internships and tenant's liability**
- **Personal accident**
- **Baggage**

Benefits

MINI

COMPLETE

ROUTINE HEALTHCARE

Consultations carried out by GPs and specialists

X-rays, diagnostic tests, drugs, nursing care** and specialists procedures

Physiotherapy** (following hospitalisation covered by APRIL International)

Emergency dental treatment

Dental and other prostheses (only following a reported accident [see definition p5](#))

Prescribed glasses or contact lenses (only following a reported accident)

Contraceptives (condoms)

100% of actual costs, up to €500 per insurance year, only in the event of accident and on presentation of a medical certificate

not covered

not covered

not covered

100% of actual costs (limited to €80 for each additional consultation after the first 2 per year)

100% of actual costs

100% of actual costs, up to €50 per session

100% of actual costs, up to €200 per year

100% of actual costs, up to €350 per year

up to €20 per year

Benefits

MINI

COMPLETE

HOSPITALISATION*

- Medical or surgical hospitalisation*:
- Transfer by ambulance (if hospitalisation is covered by APRIL International)
- Hospital room and board
- Medical and surgical fees
- Pathology, diagnostic tests and drugs
- Medical procedures

100% of actual costs
see definition p5

100% of actual costs
see definition p5

Direct payment of hospital charges *see definition p5*
during hospitalisation for more than 24 hours

provided on request 24 hours a day,
if prior agreement has been
obtained

provided on request 24 hours a day,
if prior agreement has been
obtained

Private room

not covered

100% of actual costs, up to €50 a day

Repatriation...

Premiums

COMPLETE OPTION

• All benefits listed

	Length <i>(minimum of 15 days, 12 months maximum)</i>	Age ≤ 30		Age 31-40		Age 41-50		Age 51-64		Age 65-74
		indiv	fam	indiv	fam	indiv	fam	indiv	fam	indiv
Full payment of the premium	15 days	€51	€140	€75	€195	€99	€266	€122	€330	€153
	1 month	€76	€206	€102	€276	€138	€371	€174	€465	€236
Premium payment in monthly instalments	1 month	€82	€212	€108	€282	€144	€377	€180	€471	€242

MINI OPTION

- Medical expenses: hospitalisation (illness and accident), primary healthcare only in the event of an accident
- Basic assistance cover (medical repatriation, search and rescue costs, advance of bail, return of remains, presence of a family member or friend to accompany the deceased and provision of coffin)

	Length <i>(minimum of 15 days, 12 months maximum)</i>	Age ≤ 30		Age 31-40		Age 41-50		Age 51-64		Age 65-74
		indiv	fam	indiv	fam	indiv	fam	indiv	fam	indiv
Full payment of the premium	15 days	€30	€83	€45	€119	€58	€157	€72	€196	€91
	1 month	€46	€123	€61	€165	€82	€220	€102	€276	€138
Premium payment in monthly instalments	1 month	€52	€129	€67	€171	€88	€226	€108	€282	€144



Programs for long-term expatriates



**Further
verifications
required!**

[LA MOBILITÉ]
INDIVIDUALS

Euro Cover+

Insurance cover for **europatriates** and **expatriates**
in the **Europe-Mediterranean zone**

Premiums	OPTION 1		
	Amount of excess	Excess of €0 per item	Excess of €20 per item
0 - 20 years	ind. €1,572	ind. €1,356	ind. €1,116
21 - 30 years	ind. €2,112 - fam. €5,184	ind. €1,812 - fam. €4,416	ind. €1,524 - fam. €3,660
31 - 40 years	ind. €2,628 - fam. €6,432	ind. €2,244 - fam. €5,484	ind. €1,836 - fam. €4,536
41 - 50 years	ind. €3,060 - fam. €7,572	ind. €2,628 - fam. €6,432	ind. €2,160 - fam. €5,304
51 - 60 years	ind. €3,960 - fam. €9,804	ind. €3,384 - fam. €8,328	ind. €2,796 - fam. €6,888
61 - 65 years	ind. €5,124 - fam. €12,708	ind. €4,380 - fam. €10,824	ind. €3,600 - fam. €8,916
66 - 70 years	ind. €7,152	ind. €6,072	ind. €5,016
> 70 years	ind. €10,680	ind. €9,084	ind. €7,512



New program
for short-term and
medium-term
expatriates



**Further
verifications
required!**



Benefits

GARANTIES	Remboursements au 1 ^{er} Euro		
	ESSENTIAL	CLASSIC	PLATINIUM
Limite maximum par Assuré et par année civile	350 000 €	700 000 €	1 000 000 €
Hospitalisation (1)			
Hospitalisation médicale ou chirurgicale	100%	100%	100%
Hospitalisation de jour	100%	100%	100%
Honoraires médicaux et chirurgicaux	100%	100%	100%
Chambre privée	120€ / jour	200€ / jour	100%
Chambre semi-privée	100%	100%	100%
Lit d'accompagnant d'enfant de moins de 12 ans (limité à 30 jours/année civile)	30 € /jour	60 € / jour	80 € / jour
Consultations externes liées à une hospitalisation / chirurgie ambulatoire de jour	100%	100%	100%
Rééducation immédiate suite à une Hospitalisation	100% (60 jours max. / année civile)	100% (60 jours max. / année civile)	100% (60 jours max. / année civile)
Transport en ambulance terrestre	100%	100%	100%



Benefits

Frais médicaux courants			
Consultation généraliste	80% (max.50€ / consultation)	90% (max.100€ / consultation)	100% (max.150€ / consultation)
Consultation spécialiste (sauf dentistes et ophtalmologues)	80% (max.100€ / consultation)	90% (max.150€ / consultation)	100% (max.200€ / consultation)
Actes d'auxiliaires médicaux (2)	80% (max. 40€ / acte)	90% (max. 60€ / acte)	100% (max. 80€ / acte)
Actes de biologie médicale (3)	80%	90%	100%
Actes de radiologie (y compris IRM) (3)	80%	90%	100%
Frais pharmaceutiques	80%	90%	100%
Médecine alternative (forfait par année civile et par bénéficiaire)			
Chiropractie, ostéopathie, homéopathie, acupuncture, psychothérapie, physiothérapie	non garanti	250€	450€
Médecine préventive (en % des frais réels)			
Vaccins et produits pharmaceutiques préventifs (médicalement prescrits)	non garanti	100% dans la limite de 100€ / année civile	100% dans la limite de 200€ / année civile
Bilan de santé	non garanti	100% dans la limite de 440 €/bilan (1 bilan tous les 3 ans)	100% dans la limite de 440 €/bilan (1 bilan tous les 2 ans)



Benefits

Optique			
Forfait optique (monture, verres et lentille cornéennes)	non garanti	100% dans la limite de 350€ / année civile	100% dans la limite de 450€ / année civile
Consultations et soins ophtalmologiques (3)	non garanti	90%	100%
Dentaire (forfait par année civile et par bénéficiaire)			
Plafond dentaire par bénéficiaire et par année civile	500€	1000€	2500€
Consultations et soins dentaires (3)	Urgence suite à Accident uniquement : 100% dans la limite de 500€	90%	100%
Couronnes, bridges, prothèses dentaires (1)	non garanti	90% dans la limite de 320€ / dent	100% dans la limite de 520€ / dent
Orthodontie (pour enfant, traitement commencé avant le 16 ^{ème} anniversaire)	non garanti	non garanti	100% dans la limite de 1'740€ pour toute la durée du contrat
ASSISTANCE RAPATRIEMENT en option			



Premiums


PRIMES ANNUELLES 2013

1er Euro	ESSENTIAL	CLASSIC	PLATINIUM
ZONE B			
0-21 (26)	1'148 €	1'828 €	2'244 €
<34	1'523 €	2'426 €	2'979 €
35-44	2'061 €	3'283 €	4'032 €
45-49	2'677 €	4'264 €	5'236 €
50-55	3'235 €	5'153 €	6'329 €
56-64	4'841 €	7'710 €	9'468 €
65-70	7'966 €	12'687 €	15'579 €

5. Next Steps

“Tactics”

- Summarize needs and requirements in a spec

	AT CERN	ROAD TO...	LEISURE	ELSEWHERE HOME INSTITUTE
	Geneva area (Switzerland or France)			
 <input checked="" type="checkbox"/>	 <input checked="" type="checkbox"/>	 <input checked="" type="checkbox"/>	 <input checked="" type="checkbox"/>	 <input checked="" type="checkbox"/>
 Other	<input checked="" type="checkbox"/> / <input type="checkbox"/>			

* Helsana policy → clarifications required



Thank you for your attention

		AT CERN	ROAD TO...	LEISURE	ELSEWHERE HOME INSTITUTE
		Geneva area (Switzerland or France)			
Accident		<input checked="" type="checkbox"/> *	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> / <input type="checkbox"/>
Disease	Occupational	<input checked="" type="checkbox"/> *			
	Emergency	<input checked="" type="checkbox"/>			
	Other	<input checked="" type="checkbox"/> / <input type="checkbox"/>			

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