Status of the Health Insurance Project for Users

Pierre Bonnal
Risk & Insurance Manager
CERN DG-DI

101st ACCU Meeting
11th September 2013

With a major contribution from M. Yann Delessert

CERN’s broker in Lausanne
Previous Milestones

- ACCU #98
  - 2 schemes with **collective** contracts
- ACCU #99
  - CHIS/UNIQA health insurance scheme → for MPE’s
  - Not designed for MPAs, not suited for MPA’s (users)
- ACCU #100
  - Result from a survey initiated by the User’s Office
  - Revised requirements + preliminary market survey
- ACCU #101
  - A proposal matches many of our requirements
Market Survey Continued

- Scheme where CERN is not a “pseudo-employer”
- No minimum collective premium
- No minimum number of individual subscribers
- Subscription process excessively simple and flexible to accommodate all MPA’s situations
proposal matches many of our requirements (for a subsidiary coverage)

AWC proposal dated 10th September 2013
Proposal – Insured persons

- All MPA’s and members of their families
- Whatever their age (no medical questionnaire)
- Whatever their citizenship
- Whatever their country of residence
- Whatever their type of association (USER, COAS…)
- Whatever their average presence at CERN (5% – 100%)
- Whatever the length of their association period (from one week to several years, even decades)*
- Policy holders → the insured, i.e. the MPA’s
Proposal – Risks Covered

• All accidents, incl.:
  • Occupational accidents on the CERN Site or during official travels
  • Non-occupational accidents (leisure…)
  • Occurring in the Geneva area (Switzerland + France)
  • Occurring wherever in the world (incl. countries of residence or of citizenship, incl. USA and Canada, excl. a few countries at war)

• All diseases requiring urgent/emergency medical cares*
  * Assessment let to the appraisal of the physician or specialist
  • Wherever the symptoms appear

• Broken prescribed glasses or dental prostheses, lost contact lenses, but after reported accident only

• Non urgent medical cares are not covered!
Proposal – Benefits

Reimbursement of expenses:

- Medical or surgical hospitalization, incl.:
  - Transfer by ambulance
  - Hospital room and board and medical procedures
  - Medical and surgical fees, and prescribed drugs
  - Pathology and diagnostic tests, X-rays
- Consultations carried out by physicians and specialists
- Broken prescribed glasses or dental prostheses, lost contact lenses, but after reported accident only
- Physiotherapy and post-hospitalization prescribed treatments, tests and drugs

100% ; no deductible
Proposal – Premiums

1.90 € (2.36 CHF) per day and per person daily basis
(i.e. 693.50 € or 862.- CHF per year)

• Whatever the age
• Whatever the citizenship or country of residence
• Whatever the type of association (USER, COAS…)
• Whatever the average presence at CERN (5% – 100%)
• Whatever the length of the association period
Proposal – Processes

• Dedicated website for registration
  • Registration form, including MPA ID, association period…
  • On-line premium installment payments by means of a credit card
  • Temporary personalized insurance card(s) sent by email
  • Physical personalized insurance card(s) sent by postal mail

• For medical expenses incurred in Geneva area (+ in EU): Allianz Worldwide Care is likely to be directly invoiced

• Dedicated website for claims of medical expenses that cannot be directly invoiced to Allianz Worldwide Care

• On-line assistance in English and French
Proposal – Next Steps

• Some kind of *Memorandum of Understanding* to be signed by Allianz Worldwide Care representative and CERN → to freeze AWC proposal and ignite the development (adaptation) of the dedicated websites

• Implementation of the processes

  Service in production as from January 2014

What about risks?
Question

Does this offer match expectations from CERN Host States?

No!

But it is better than nothing!
Question

What about a **full** coverage?
Conclusion

• We are progressing

• Unfortunately, we cannot force serious insurance companies to sell services they don’t want to sell

• We are very confident that a dedicated program can be in place in January 2014

• There are still a few points to clarify
  • List of the illnesses requiring urgent cares
  • Kind of credit system discussed by not in their offer
Special thanks to M. Yann Delessert and Kessler’s Experts for their investigations and to Doris Chromek-Burckhart for her help in triggering requirements

Thank you for your attention