Status of the Health Insurance Project for Users

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103rd ACCU Meeting
11th March 2014
Previous Milestones

- ACCU #98 ➔ Two schemes with collective contracts
- ACCU #99 ➔ CHIS/UNIQA recalled
  - CHIS/UNIQA health insurance scheme ➔ for MPE’s
  - Not designed for MPAs, not suited for MPA’s (users)
- ACCU #100 ➔ Some legal issues raised
- ACCU #101 ➔ New scheme with MPA as subscribers
  - Non urgent medical cares are not covered!
- ACCU #102 ➔ New request incl. NATO statement
- ACCU #103 ➔ New scheme incl. non urgent cares
New Request to AWC

Based on NATO’s contract with AWC:

“The temporary staff members are covered by Title 4 benefits in kind provided that the expenditure results from medical assistance required as a result of an illness or an accident; the following will not be reimbursed:

a. maternity expenditures
b. spectacles and contact lenses
c. laser operations to correct myopia (Lasik)
d. hydropathic treatment and thermal cures
e. orthodontic work
f. dental implants, prostheses and bridgework
g. infertility treatment ”
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 and all diseases, 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, excl. USA and a few countries at war)
• Broken prescribed glasses or contact lenses
• Not clear w.r.t. dental cares (urgent only) and pregnancy
Proposal – Benefits

Reimbursement of expenses:

- Medical or surgical hospitalization, incl.:
  - Transfer by ambulance
  - Hospital room (single) 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

123 € (150 CHF) per month and per person, monthly basis (i.e. 1476 € or 1800 CHF per year)

offer no. 1 = 482 € or 558 CHF per year
offer no. 2 = 693 € 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
Pending Issues

- AWC have not precisely quoted our requirements!
- Some statements in last proposal shall be clarified:
  - Pregnancy, occupational accidents and diseases
  - Role of some MDs paid by AWC for “some assessment”
  - Contract renewal
- 123 €/month/person is inexpensive → Risks?
- Still subsidiary insurance or full insurance?
- Some documents are still missing
- Limited role of CERN, still legal issues pending
Question

Does this 3rd offer match expectations from CERN Host States?

Not so easy to answer!
Conclusion

• We are still progressing

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

• There are still several (new) points to clarify

• It is still very difficult to accommodate:
  • Host States expectations/requirements
  • CERN’s legal requirements
  • Insurance company requirements
Thank you for your attention