Status of the Health Insurance Project for Users

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104th ACCU Meeting
3rd June 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
- ACCU #104 → Some legal matters solved-out
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
• Dental cares
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)

- 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 (Recalled from ACCU #103)

- 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
- Still subsidiary insurance or full insurance?
- Some documents are still missing
- Limited role of CERN, still legal issues pending
Clarification Meeting

14th May 2014
AWC + Antaé + Kessler + CERN

Substantial progress was made 😊
Pending Issues (Status)

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Contractual Relations

- CERN is free from any legally signature
- MoU between AWC + Antaé + Kessler
- Relations between the *five stakeholders* (MPA, CERN, AWC, Antaé and Kessler) defined in this MoU
Benefit Compliance

- To fulfil the Host States expectations: **LAMal-equivalent** (not 100% LAMal)
  - Maternity benefits to be included
  - No limit vs. CHF 12’000.– limit → being quoted

- To some extend (reducing the premiums): **CHIS-equivalent**
  - Common ward (and not private ward)
  - Reimbursement level 90% vs. 100%

- Continuity coverage → rules to be clarified
Processes and MPA Insurance Policy

- Process flows → being defined
- Sample of a MPA Insurance Policy → being drafted
  - Table of Benefits
  - Term and Conditions
  - E-Membership Card
  - Insurance Certificate
  - Welcome Letter
Conclusion

- Host States expectations/requirements
- CERN’s legal requirements
- Insurance company requirements accommodated

- A few points shall still be clarified
- A new iteration of the actuarial calculations is in process
- AWC, Antaé and Kessler believe that this scheme could be offered as from July 2014
Thank you for your attention