Users’ Office
News on Health Insurance
Health Insurance for MPA’s

• The Project started in 2012 and progress was regularly reported to ACCU

• December 2014: the new health insurance option for MPAs was made available by Allianz World Wide Care (AWC) with restricted eligibility criteria due to restrictions through Swiss regulations

• 1. April 2015: eligibility criteria were revised but still not complete: excluded MPAs who live in Switzerland > 3 months.

  1. April 2015 is regarded the start date of the product.
  The offer is valid for one year and then subject to a review.

• Initial price: 139 € / month
Health Insurance for MpA’s – Review

- We continued negotiations on a further enlargement of the eligibility criteria.

- We are aware of a bug in their software which leads to confusion: The certificate always shows a contract length of 1 year and the help service is mislead by this faulty contract end date as well. AWC is working on solving these problems. The contract date on the membership cards is correct.

- A clarification regarding contract renewal: A contract can not be extended. To renew a contract, a new contract must be started once the previous one is terminated.

- AWC and the insurance brokers prepared the annual review.
- They provided us with the data on the total number of subscriptions (income) and the amount for the claims from April 2015 – December 2015.
Health Insurance for MpA’s – Follow-up

• Observations:
  • Between 300-400 subscriptions with varying length
  • Increase of subscriptions in January 2016
  • Clients make good use of the mobile phone App for the claims
  • Out patient claims (Doctor fees) are in the expected range
  • Dependents tend to go more often to a doctor than the MPA
  • A few cases of in-patient treatment (hospital) were costly
  • AWC experiences a significant loss with the product

• Good News on Eligibility Criteria:
  • after one year of negotiations, every CERN MPA can take this insurance independent of the country in which they reside
  • except those MPAs who are obliged by state law to adhere to LaMAL insurance or the French national security scheme)
New Conditions

New conditions apply as of 1\textsuperscript{st} of April 2016:

A. AWC proposed to increased the price by 100\%. The brokers managed to negotiate a 77\% increase: 246 €

B. AWC proposes to introduce the option of a 100 € deductible per contract. This will reduce the increase of the fee to 70 \%: 236 €

N.b most likely there will be another increase next year

Question to ACCU:

Do ACCU members recommend option A or option B

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Thank You