Users’ Office News

- Allianz Health Insurance for MPAs
- User Statistics
- 30th Anniversary of the Users’ Office
Allianz Health Insurance for MPAs
Premiums

• **Premium increase as of 1 April 2019**
  
  basic (existing) benefit package: +15%
  
  → more expensive claims (> 10 k€) in 2018
  
  → inflation of medical costs in Switzerland (94% of claims spent in CH)

  **additional benefits decided by ACCU in March**
  
  routine visits for newborn and children < 6 years: +0.5%
  
  vaccination (cost of drug and administering the vaccine): +2%

• **Overall increase**

  260 € / 30 days → 306 € / 30 days (+17.7%)
Allianz Health Insurance for MPAs

- **Phone meeting on 8 May 2019**
  Allianz, Kessler S.A. (insurance brokers), ANTAE (service provider: web page, documents, etc.), Carmelo Saitta (CERN-FAP), MH

- **Main topic**
  → possible change of current scheme to a 12-months scheme
  current scheme
    different cover periods: 30, 60, 90, 120, 150, 180 days
    no automatic renewal, MPA needs to reapply with all documents for extension, new policy number
    same premiums for adults and children
  
  12-months scheme
    only 12-months cover period, but with earlier cancellation, if needed (prorating of premiums)
    automatic extension of insurance contract under same policy number
    possibility of different premiums for adults and children
12-months scheme

- In general less admin overhead, but some challenges
  - payment will most likely change to bank transfer in 12-months scheme (now: credit card)
  - earliest possible implementation by April 2020, what about MPAs in current scheme on 1 April 2020?
    - move all MPAs automatically to new 12-months scheme, they may cancel if not required (opt-out) → preferred by Allianz
    - contact all MPAs, ask if they want to continue in new 12-months scheme and cancel contract if no positive reply (opt-in) → disfavored by Allianz (”not manageable”)
  - earlier cancellation possibility of 12-month contact implies different (higher?) risk → might affect premium of scheme
Statistics on Current Scheme

• **Reminder: cover periods: 30, 60, 90, 120, 150, 180 days**
  - on average, everyone who renewed over the past year had an average period of cover of 71 days
    → this is rather low (did expect a larger average)
  - the renewal rate amongst the total population insured is of 85%
    → high renewal rate (expected)
  - on average, from everyone who renewed, each member had 3.7 (almost 4) policies, which means they renew ~4 times during the year
    → consistent with high renewal rate
  - 6% of the people insured, and who renewed during the last year, were covered for more than 300 days
    → rather low number of MPAs seem to have long-term coverage (unexpected)
Schedule of possible 12-Months Scheme

- June 2019: collect feedback by ACCU should we proceed with the 12-months scheme?
  if we move forward:
- October 2019: Allianz to prepare a detailed proposal
  how to make transition current → 12-months scheme?
  premiums adults/children?
- December 2019: discussion in ACCU
  if approved by ACCU, implementation by Allianz:
- 1 April 2020: new 12-months scheme
La Tour Hospital: no Agreement

- Discussions with La Tour hospital were made, aiming for an agreement with Allianz similar to CHIS/UNIQA
  - La Tour is closest and most frequently used hospital by CERN people, but very high costs
  - Allianz only pays general/public ward, but La Tour has no general ward
  - any supplements for semi-private (2-bed) or private (1-bed) ward to be paid by the MPA
  - CHIS/UNIQA has special agreement with La Tour

- La Tour was open to negotiate, but finally refused
  - too low volume of patients from Allianz MPA scheme
User Statistics
**User Statistics 2018**

- As of 31 December 2018

<table>
<thead>
<tr>
<th>USER: 12’569</th>
</tr>
</thead>
<tbody>
<tr>
<td>COAS: 329</td>
</tr>
<tr>
<td>VISC: 642</td>
</tr>
<tr>
<td><strong>Total: 13’540</strong></td>
</tr>
</tbody>
</table>

- USERs are sent to CERN from 902 institutes in 76 countries and have 109 different nationalities

<table>
<thead>
<tr>
<th>USER by nationality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Member States:</strong> 7’334</td>
</tr>
<tr>
<td><strong>Associate Members:</strong> 819</td>
</tr>
<tr>
<td><strong>non-Member States:</strong> 4’416</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>USER by institute country</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Member States:</strong> 7’396</td>
</tr>
<tr>
<td><strong>Associate Members:</strong> 490</td>
</tr>
<tr>
<td><strong>non-Member States:</strong> 4’683</td>
</tr>
</tbody>
</table>
Evolution of CERN Users

Evolution of the Number of Users (USER, COAS, VISC) (nationalities)

Average increase 2008 – 2018: 4.0% per year
Increase from 2017 to 2018: 2.5%

- LHC collider programme
- LEP collider programme
- SPS collider programme
- Member States
- Associate Members
- non-Member States

Users’ Office opens
30th Anniversary of the Users’ Office
30th Anniversary of the Users’ Office

• The Users’ Office opened 30 years ago on 3 July 1989

Users in 1989: 4’695
Users in 2018: 13’540

} almost 3x

• Size of Users’ Office Team didn’t change over the years...
30th Anniversary of the Users’ Office

- Will celebrate having a reception around next ACCU meeting (16 September 2019)
- Date not yet fixed, 2 possibilities
  - afternoon of 16 September (day before ACCU meeting)
  - afternoon of 17 September (day of ACCU meeting)

→ ACCU members are cordially invited