

STAFF HEALTH INSURANCE FUND

Record of Decisions
of the 284th meeting of the Management Committee

Tuesday, 28th January 2025

at 10:00 a.m., Lac Room X (Library)

Present:

Representing the insured persons of the ILO:

Ms. Catherine Comte-Tiberghien (Titular member)
Mr. Pierre De Lame (Titular member)
Mr. Yvan Poulin (Titular member)
Ms. Mireille Ecuivillon (Substitute member)
Ms. Gwendolyn Fabros (Substitute member)

Representing the Director-General:

Mr. Tilmann Geckeler (Titular member)
Mr. Fikri Gurzumar (Titular member)
Mr. Sietse Buijze (Substitute member)
Mr. Marc Fillieux (Substitute member)

Other attendees:

Mr. Florian Léger, SHIF Executive Secretary
Ms. Heather Harris, SHIF Claims Supervisor

Apologies for absence were received from:

Representing the insured persons of the ILO:
Ms. Clara Van Panhuys

Representing the Director General:

Mr. Luca Bormioli
Mr. Giuseppe Zefola

The meeting opens at 10.05 a.m.

Item 1: Election of the Chairperson and Vice-chairperson of the Management Committee

Management Committee (MC) decides to elect:

- as Chairperson: Ms. Catherine Comte-Tiberghien
- as Vice- Chairperson: Mr. Marc Fillieux

Item 2: Approval of meeting agenda (SHIF/MC/25/284/AG)

MC refers to document ref. SHIF/MC/25/284/AG and decides to add under agenda item 8 Any other business SHIF Financial situation as at 31.12.2024 and technical results for the period 01.01.2024-31.12.2024.

Item 3: Approval of the Record of Decisions of the 283rd meeting of the Management Committee (SHIF/MC/24/RD.283)

MC refers to document ref. SHIF/MC/24/RD.283 and **approves the Record of Decisions** with the following amendments:

Item 3: Update on the SHIF WorkPlan for 2024:

The second sentence should read “In terms of service level, the Turn-Over-Time (ToT) of claims during the third quarter of 2024 was 4.3 days, a record low”.

Add “He added that The DG had indicated satisfaction with the present functioning of the SHIF” at the end of the fourth paragraph.

Item 10.2: after “by email”, add “instead of the blue sheet by post”

Item 4: SHIF WorkPlan for 2025

ES presents the 2025 draft SHIF WorkPlan.

MC makes several comments and adopts the Workplan.

Item 5: Cases of substantiated fraud of persons voluntarily insured in accordance with article 1.3 or 1.6 under the old SHIF regulations

ES presents a revised document as requested by the MC at its previous meeting. ES notes that finally there are so far only two such cases as the other insured are not insured with the SHIF anymore.

While the document addresses several of the requests and questions of the MC, MC requests further clarification regarding the process that was followed at that time and the role of the Accountability Committee.

Item 6: Possible Amendments to the SHIF Regulations

ES presents the possible amendments to the SHIF Regulations. All possible amendments except the last one have already been discussed at various MC meetings.

Amendment to article 2.4 1. (a) Exclusion or limitation of liability for the payment of benefits

Article 2.4 Exclusion or limitation of liability for the payment of benefits

1. No benefits shall be paid:

(a) in respect of medical care in case of illness or injury deliberately contracted or inflicted upon him/herself by a protected person;

ES explains that similar health insurance funds do not have such limitation, which nowadays could be considered discriminatory of persons having corresponding mental health problems. Moreover, this raises issues with the host country in relation to the exemption from the LAMal for SHIF insured persons, as well as in other countries.

MC discusses the amendment and agrees in principle to the change.

Amendment to article 2.6 Maximum liability

Article 2.6 Maximum liability

1. The Fund shall not be liable to pay benefits in respect of approved expenses exceeding US\$150,000.00 in any calendar year for any insured person and his/her dependants protected by the Fund. In exceptional circumstances and after considering the financial position of the Fund, the Management Committee may, by unanimous decision, authorize the payment of further benefits.

2. For the purposes of this article, where expenses qualify for payment of benefit under another health insurance scheme or medical care service, only the amount of benefit paid by the Fund shall be treated as “approved expenses”.

ES explains that similar health insurance funds do not have such limitation, and this raises issues with the host country in relation to the LAMal exemption for SHIF insured persons, which is granted on the condition that SHIF provides equivalent protection.

MC discusses the amendment and agrees in principle to the change, noting that the amendment should be drafted in a way that there is a provision to safeguard the financial position of the SHIF (in case for example of an exceptionally high-level claim).

Schedule of benefits. Code 1.7 Psychoanalysis or Psychotherapy

Sessions of psychoanalysis or psychotherapy given or prescribed by a physician.

ES explains that the WHO and other similar health insurance funds no longer require a prescription of a physician prior to seeking treatment for mental health issues. This SHIF has received numerous complaints concerning this requirement as well. It should be noted that other limitations would still apply (number of sessions and dollar amount approved expenditure). Additionally, there would be a minimal cost savings to the Fund as insured would no longer need to seek an appointment with their general practitioner or other provider before seeking psychotherapy treatment.

MC discusses the amendment and agrees in principle to the change, noting that the amendment should include a more precise definition of the healthcare professionals that are eligible to reimbursement.

Amendment to article 1.6 1. (b) Voluntarily covered dependants

Article 1.6 Voluntarily covered dependants

1. Subject to paragraph 2, the following dependants may, if they do not qualify for automatic coverage in accordance with article 1.5, be voluntarily covered as protected persons for renewable periods of one year:

(a) the insured person’s spouse;

(b) the insured person’s children who are under 30 years of age, unmarried and not in regular full-time employment;

(c) the insured person’s parents and parents-in-law, upon adequate evidence of continuous support in accordance with the criteria applied under the provisions of the respective Staff Regulations relating to family allowances for secondary dependants.

ES explains that it has been raised with the SHIF that restricting coverage to only unmarried children discourages legalizing partnerships.

MC discusses the amendment and agrees in principle to the change, with concerns expressed by one member of the MC.

Item 7: Terms of reference for the 2025 Actuarial study

ES presents the draft ToRs for the 2025 Actuarial study. MC makes several comments on the impact on the results of exchange rates fluctuation, direct payment of outpatient care, cases above USD 600'000 and about the impact of adding ST staff in the SHIF. MC approves the revised ToRs.

The Secretariat will prepare the contract.

Item 8: Any other business

8.1 SHIF Financial situation as at 31.12.2024 and technical results for the period 01.01.2024-31.12.2024

A representative of the administration presents the draft SHIF financial situation as at 31.12.2024 and the technical results for the period 01.01.2024-31.12.2024. The net result for the period is a deficit of USD 4.2 million, which is mainly due to a loss on currency position of USD 5.5 million. The technical result for the period is a deficit of USD 430'000.

The meeting ends at 12.25 p.m.
