

STAFF HEALTH INSURANCE FUND

Record of Decisions
of the 285th meeting of the Management Committee

Monday, 14th April 2025

at 2:30 p.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 Ecuillon (Substitute member)

Representing the Director-General:

Mr. Tilmann Geckeler (Titular member)
Mr. Fikri Gurzumar (Titular member)
Mr. Luca Bormioli (Titular member)
Mr. Giuseppe Zefola (Substitute member)
Mr. Marc Fillieux (Substitute member)

Other attendees:

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

Apologies for absence were received from:

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

Representing the Director General:
Mr. Sietse Buijze

The meeting opens at 2.35 p.m.

Item 1: Approval of meeting agenda
(SHIF/MC/25/285/AG)

MC refers to document ref. SHIF/MC/25/285/AG and approves the agenda.

It is further decided to defer to the next MC meeting a possible discussion on some issues raised by email on 14.04.2025 a.m. by a MC member representing the insured persons.

Item 2: Approval of the Record of Decisions of the 284th meeting of the Management Committee
(SHIF/MC/25/RD.284)

MC refers to document ref. SHIF/MC/25/RD.284 and **approves the Record of Decisions.**

Item 3: Update on the SHIF WorkPlan for 2025

ES makes an update on the SHIF Workplan. In terms of service levels, he explains that while the TurnoverTime (ToT) of claims was the lowest ever in 2024, the beginning of the year has been very difficult for the Secretariat because of the ever-increasing number of claims submitted. In addition, despite a good productivity, some long absences in the Secretariat have impacted the production and the current backlog of claims is the biggest ever on SHIF Online (nearly 7'000 claims). The current ToT is approximately of one month. The pilot on direct payment for outpatient treatment as well as an increase in the secondary insurance claims submitted in SHIF Online have also increased the workload of the Secretariat.

The workload will also be impacted by the renewal of contracts with TSM and Henner. The External audit has just been completed, and the report of the External Auditors will be shared with the MC as soon as it is received. The contract with E&Y for the actuarial analysis of the SHIF has been signed and it is expected that the actuaries will present the methodology and assumptions at the next MC meeting.

Item 4: Possible Amendments to the SHIF Regulations
(SHIF/MC/25/285/4)

MC continues the discussion on possible amendments to the SHIF Regulations. In addition, over the past several weeks, members of the SHIF Secretariat have had several meetings with the current external auditors, who have raised questions on various articles of the Regulations and Administrative Rules and on longstanding practices within the SHIF. In an effort to anticipate the recommendations of the auditors, as well as to improve the clarity of certain practices, the Secretariat suggests proposing additional amendments to the Regulations and Administrative Rules as well as to the SHIF Schedule of Benefits. The rationale behind each proposal will also be provided. **MC approves the process.**

MC discusses proposed amendments to Articles 2.4 and 2.6 of the SHIF Regulations. After some discussions and referring to Article 3.8 (*Guarantee fund and measures to ensure financial equilibrium*) of the SHIF regulations, MC decides that there is no need to add a provision to safeguard the financial position of the SHIF. MC believes that Article 3.8 is comprehensive enough and already provides a safeguard to the financial position of the SHIF.

MC approves the following changes to Article 2.4 and decides to abolish Article 2.6:

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;~~
- (b) in respect of medical care arising out of military service;

- (c) in respect of medical care incidental to surgery for aesthetic purposes (except in so far as such surgery qualifies for payment of benefit under the conditions governing Code 1.2 of the Schedule of Benefits);
- (d) in respect of medical care which the Medical Adviser considers to be useless, unnecessary or medically unsuitable;
- ~~(e) in cases in which a protected person fails to comply with the orders of the attending medical practitioner;~~
- (f) in respect of medical reports, other than medical reports given for the purpose of pursuit of treatment, issued to administrative bodies, employers, etc.

2. Where, after consulting the Medical Adviser, the Management Committee considers that particular expenses in respect of which reimbursement is claimed are excessive, it may reduce accordingly the reimbursement that would otherwise be payable under these Regulations.

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".~~

Item 5: Review of a decision taken by the Standing Subcommittee on an insured person's case under article 5.3 paragraph 2 of the SHIF Regulations

Following a unanimous decision adopted by the SHIF Standing Committee on 26 March 2025 not to reimburse classical massages provided by an ASCA-certified therapist, the insured person has requested that the decision of the Standing Committee be reviewed by the SHIF Management Committee.

MC reviews the situation and unanimously **confirms the decision of the SHIF Standing Subcommittee**, adding that the personal circumstances of the SHIF insured person cannot justify the reimbursement of the services provided by the ASCA-certified therapist.

Item 6: Any other business

6.1 - 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 4.3 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.

6.2 - Date of the next meeting of the Management Committee

MC decides to hold another meeting on 22 May 2025 at 2.00 p.m.

The meeting ends at 16.25 p.m.
