

► SHIF General Meeting of insured persons

Tuesday 4 November 2025

Florian Léger
Executive Secretary
Staff Health Insurance Fund



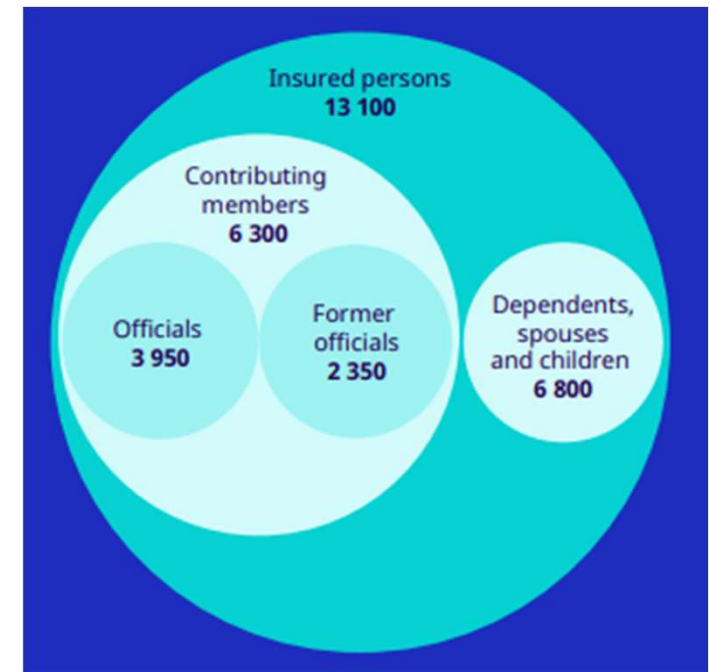
► Presentation structure

- SHIF at a glance
- Management Committee
- Amendments to the Regulations and Administrative Rules
- Financial situation
- Projects

► SHIF at a glance

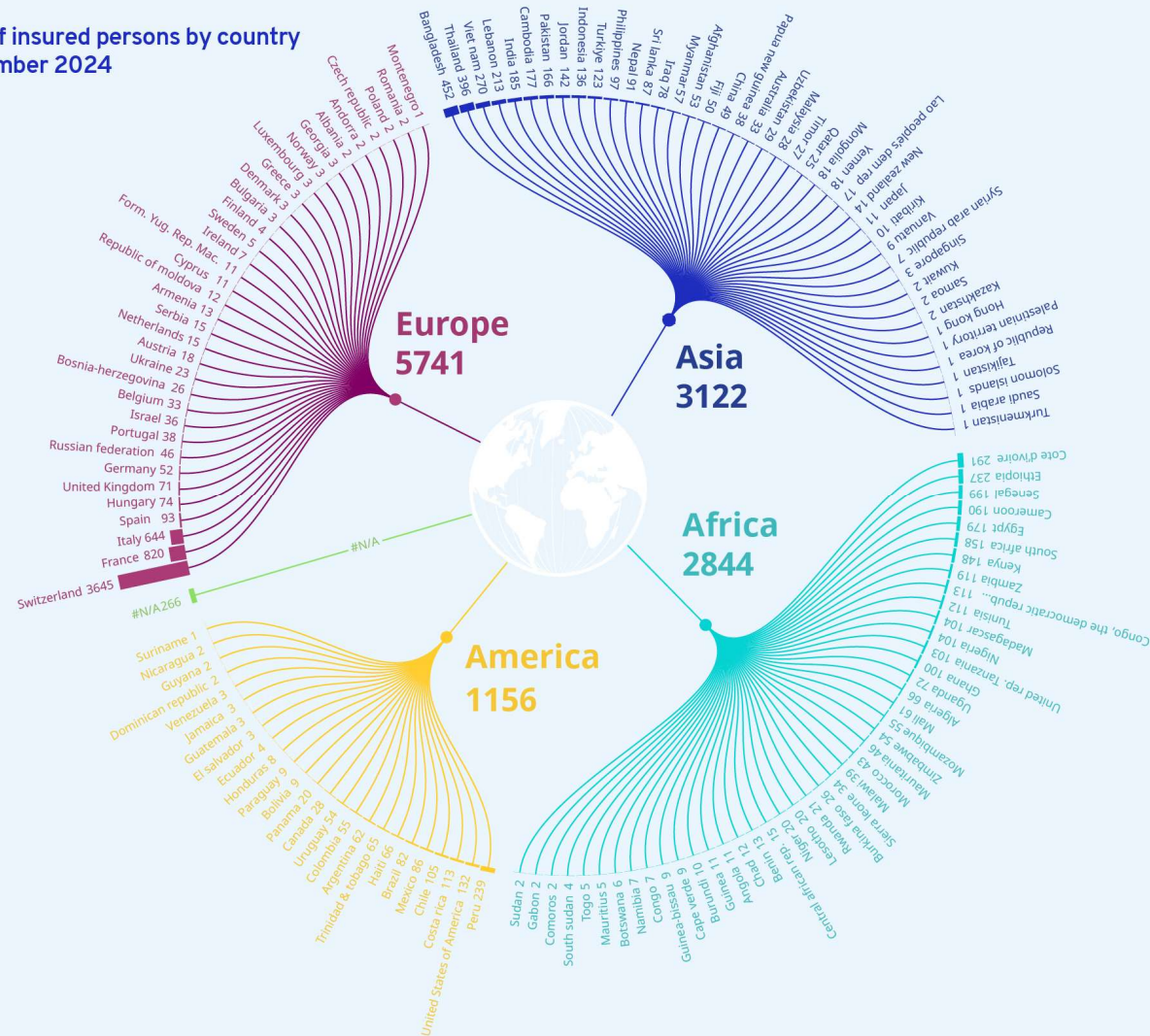
SHIF at a glance

- ▶ 13'000 insured persons worldwide
- ▶ More than USD 60 million benefits paid per year
- ▶ 90% of claims submitted online but paper claims still represent about 25% of invoices
- ▶ 90'000 claims from more than 150 countries
- ▶ Representing more than 180'000 invoices
- ▶ SHIF Secretariat: 14 staff (12 in Geneva and 2 in Dakar)



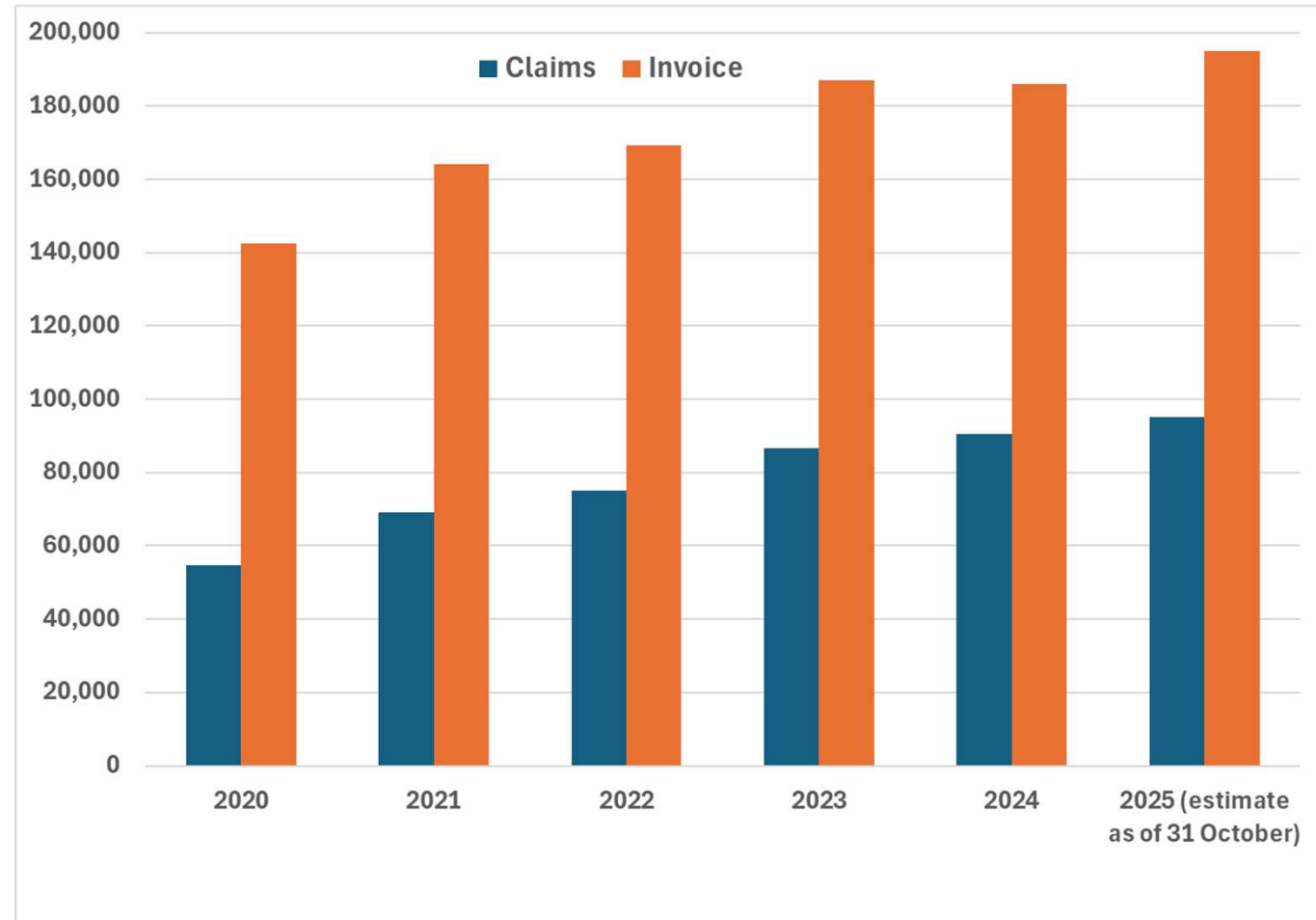
SHIF at a glance

► Distribution of insured persons by country as of 31 December 2024



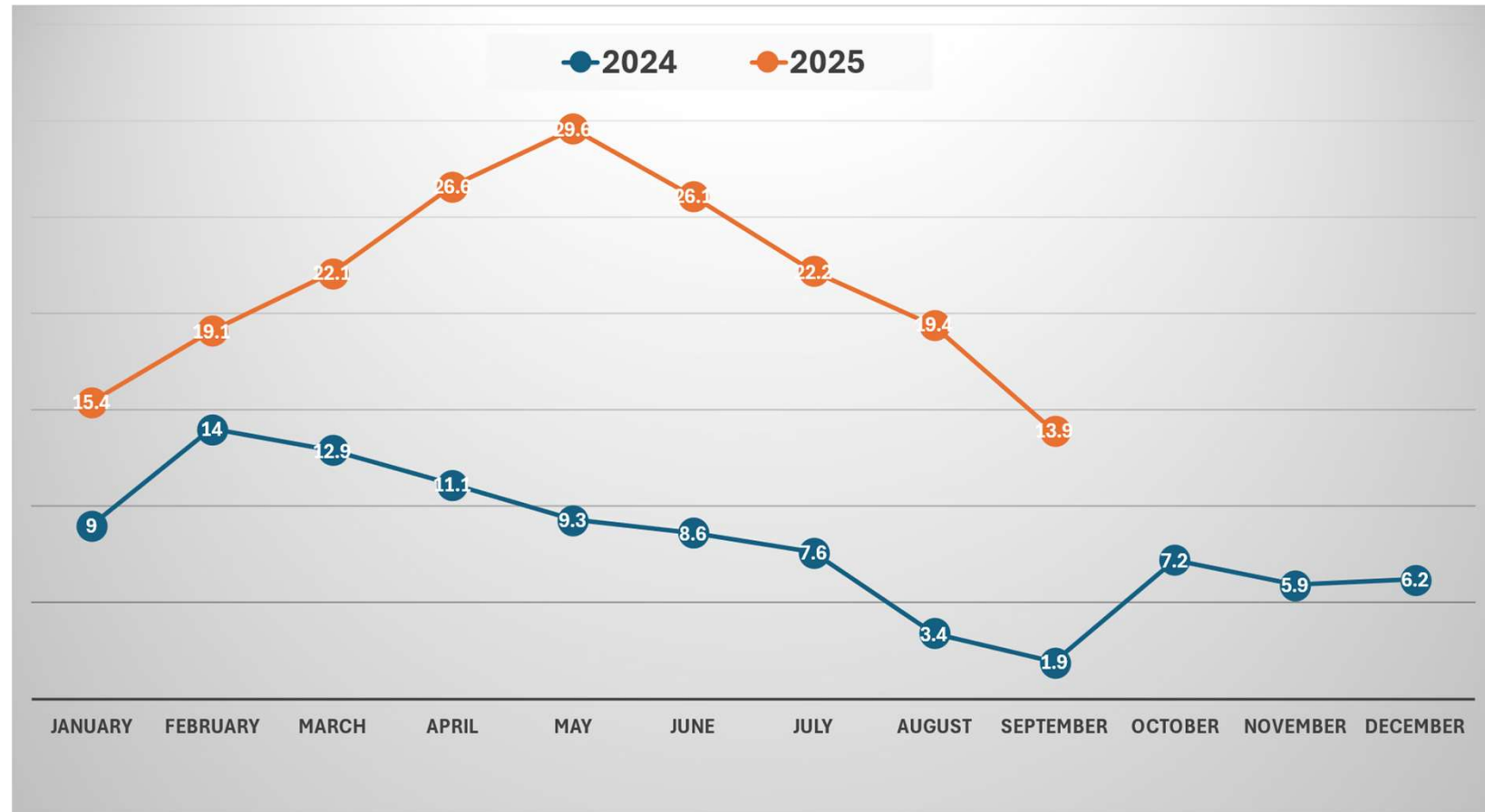
SHIF at a glance

- ▶ Number of claims settled +74% since 2020
- ▶ Number of invoices +37% since 2020



SHIF at a glance

- ▶ Reimbursement time
- ▶ Good performance in 2024
- ▶ Delays this year but now back to a normal level



➤ [Secondary Insurance Claims](#)

Secondary Insurance Claims

To be used for SHIF as secondary insurance only. For a SHIF reimbursement request with the SHIF acting as primary insurance, please use tab "Submit a claim". Please upload a clear and complete copy in portrait format of your primary insurance reimbursement advice. If the advice is for more than one member of your family, upload it under each insured person's name.

➤ [SHIF Annual report 2023-24](#)

SHIF 1922-2022
The 100th anniversary of the International Labour Organization

➤ [Pilot project to test direct payments for outpatient care in 11 countries](#)

➤ [SHIF Online self-service for attestations](#)

SHIF Online self-service for attestations

You can download your own attestations from the menus below. The pdfs generated will be deleted automatically each night.

 **SHIF Call Centre** 

Please click here to reach the SHIF Call Centre (every working day from 9:30 to 12:00 and from 14:00 to 16:30, Geneva time).

► Management Committee

► Management Committee

- Another busy year
- 8 meetings
- Amendments approved on 27 August 2025
- Actuarial review ongoing

► Amendments to the Regulations and Administrative rules

Regulations

- ▶ Amendments will enter into force on 1st January 2026
- ▶ Will replace the 2024 version
- ▶ 2026 version will be published as early as possible in 2026



► Amendments to the SHIF Regulations and Administrative Rules

- Clarification of some administrative procedures
 - Prepayment of services
 - Translations of bills in languages other than English, French, Italian or Spanish
 - Conditions for reimbursing prescribed medicines
 - Anti-ageing treatments and medical check-ups and wellness treatments when they are offered as a package clearly excluded from reimbursement
- Amendments to benefits
 - No need anymore for a prescription for sessions of psychoanalysis or psychotherapy
 - No need anymore for a prescription for vaccines and all vaccines will be reimbursed at 100%
 - New code for Nutrition
 - Consultation and some tests done in pharmacies will be reimbursed
 - Hearings aids excluded from supplementary benefits, but more items covered

► Amendments to the SHIF Regulations and Administrative Rules

- Recommendations from the External Auditors
 - Article 2.5 (Supplementary benefits)
 - Article 2.7 (Protection by other health insurance schemes)
 - Article 2.10 (Payment of benefit)
- Maximum liability of the Fund (Article 2.6) removed
- Article 2.4 (Exclusion or limitation of liability for the payment of benefits) updated
- Requirement for a child to be unmarried to remain voluntarily covered by the SHIF removed
- Limit to submit a bill from 21 to 18 months (issuance date) and from 27 to 24 months (treatment date)
- Other small changes

► Financial situation

► Annex I. Assets and Liabilities Statement as at 31 December 2024 (in US dollars)

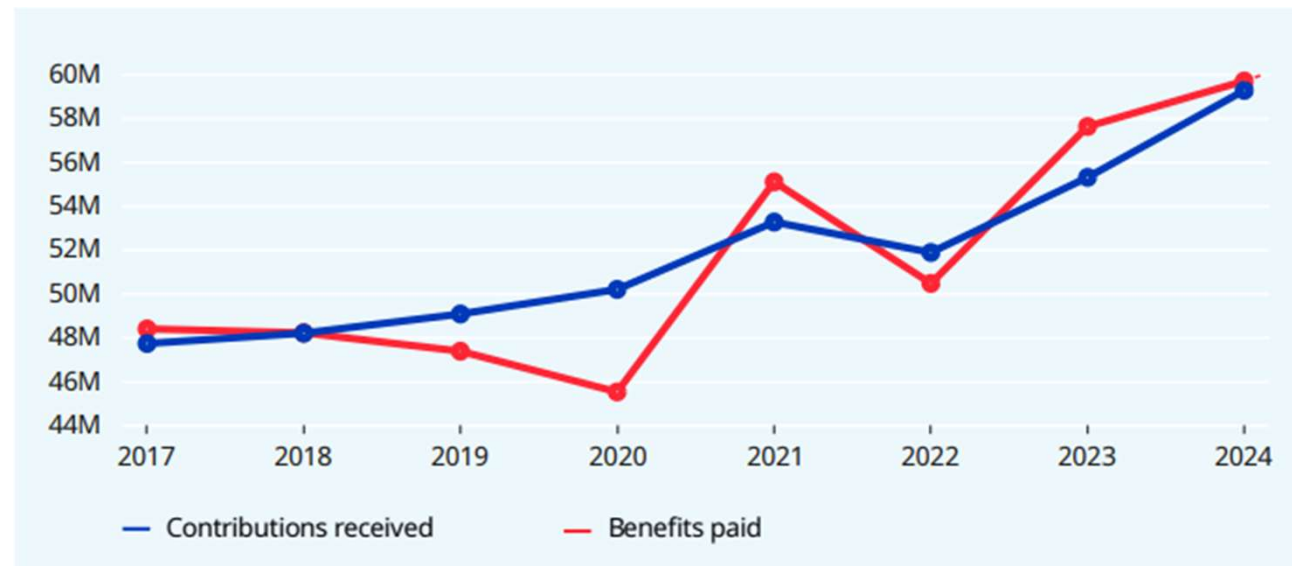
► ILO Staff Health Insurance Fund		
Assets and liabilities statements as at 31 December	2024	2023
Assets		
Cash	4 159 976	4 890 558
Advances and other accounts receivable	1 785 657	1 825 331
Less: Provision for outstanding advances	(749 642)	(715 597)
Debtors	1 036 015	1 109 734
Held with Aberdeen asset management	75 489 752	75 662 492
Derivative assets (liabilities)	(1 413 724)	1 690 790
Investments	74 076 029	77 353 283
Total assets	79 272 019	83 353 574
Liabilities		
Prepaid contributions	837 670	799 934
Other creditors	2 046 445	2 058 714
Creditors	2 884 115	2 858 648
Liability for Unsettled Claims	14 930 000	14 700 000
Accrued liabilities	14 930 000	14 700 000
Total liabilities	17 814 115	17 558 648
Excess of assets over liabilities	61 457 904	65 794 927
SHIF guarantee fund		
Balance brought forward from previous year	65 794 927	62 722 383
Total Surplus/(Deficit) for the period	(4 337 023)	3 072 544
Fund Balance	61 457 904	65 794 927

► Annex II. Income and expenditure statement for the year ended 31 December 2024 (in US Dollars)

► ILO Staff Health Insurance Fund		
Income and expenditure statement	2024	2023
Operating transactions		
Contributions Received	59 293 509	55 328 198
Active Staff including Experts	16 031 159	14 935 198
Organizations	15 589 715	15 064 360
Retired/survivors	8 548 671	7 782 529
Organizations	17 097 343	15 565 057
Voluntary	2 026 621	1 981 054
Benefits Paid	59 722 639	57 648 784
Active Staff including Experts	16 529 531	17 267 303
Retired/Survivors	41 189 669	37 844 173
Voluntary	2 003 439	2 537 308
Net surplus/(deficit) in contributions income over benefits paid	(429 130)	(2 320 586)
Recoveries from third parties	(39 967)	201 506
(Increase)/decrease in accrued liability for unsettled claims	(230 000)	0
Healthcare services network cost	(105 628)	(94 424)
(Increase)/decrease in provisions for advances	(34 045)	67 535
Exchange gains/(losses)	(168 911)	(98 033)
Sundry income/(expenses)	22 315	(71 944)
Net operating surplus/(deficit)	(985 365)	(2 315 946)
Investment Transactions		
Interest & other income received	1 024 632	844 882
Capital gains/(losses) on investment sold	1 043 375	(729 395)
Unrealized gains/(losses) on investments	348 428	2 439 939
Subtotal	2 416 435	2 555 426
Gains/(losses) on currency position	(5 490 793)	2 998 074
Subtotal	(5 490 793)	2 998 074
Total Investment Income	(3 074 358)	5 553 500
Expenditure		
Investment management fees	227 417	215 542
Total Investment Expenditure	227 417	215 542
Net Income/(Loss) on Investments	(3 301 775)	5 337 958
Net Surplus/(Deficit)	(4 287 141)	3 022 012
Revaluation gain/(loss) on assets & liabilities	(49 883)	50 532
Net Result for the Period	(4 337 023)	3 072 544

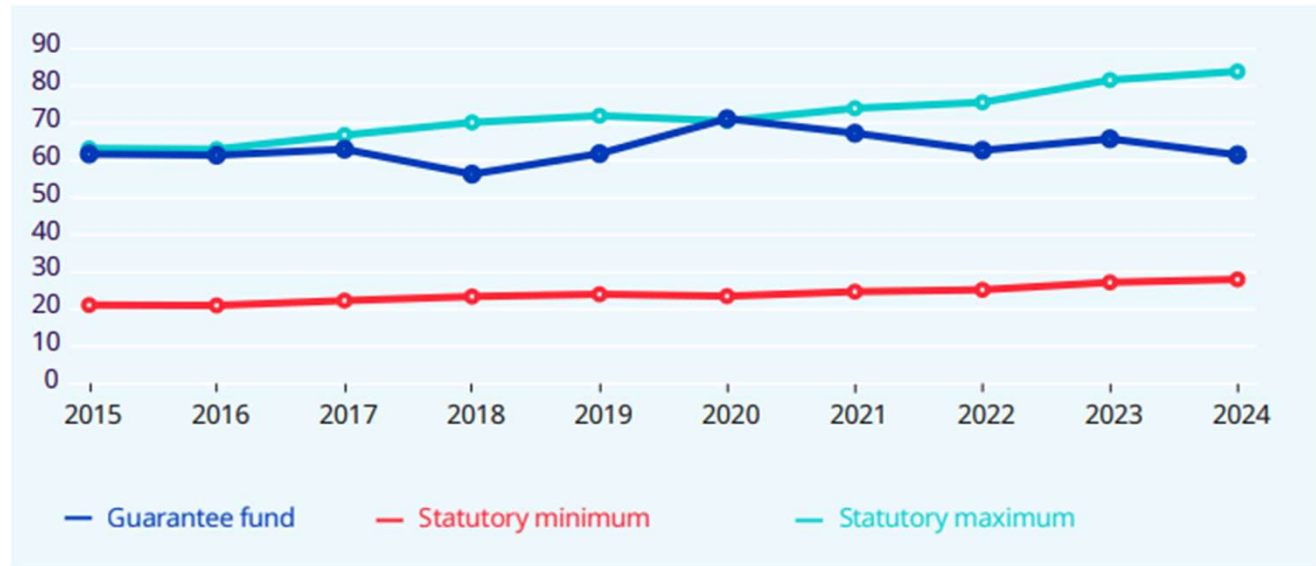
Contributions and Benefits

- ▶ Significant increase in benefits in 2023 and 2024
- ▶ Increase in contributions in 2023 and 2024 due to
 - increased number of active staff
 - adjustments to pensions
 - increase in contribution rates (2.5%)
- ▶ Contribution and benefits will be very closed in 2025 around USD 65 millions



Guarantee Fund

- ▶ Small increase in 2023
- ▶ Small decrease in 2024
- ▶ Probably an increase of several millions USD in 2025 due to investments returns and exchange rate impact



Note: SHIF Guarantee Fund is defined by article 3.8 of the SHIF Regulations. It shall not be less than one-sixth of the expenditure of the Fund during the last three financial years nor exceed one-half of the expenditure of the Fund during the last three financial years.

▶ Actuarial review

- ▶ Due every 3 years (article 3.10)
- ▶ 2025 review currently ongoing
- ▶ Different scenarios of number of SHIF insured are being looked at
- ▶ Study and recommendations will be published as soon as finalized



Projects

► Projects

- upgrading SHIF Online to a new platform in November
- App for SHIF Online soon after
- Reimbursement advice by mail will be sent only to insured persons who request them
- Improved communication

Thank you

