

CHIS Bull'

Bulletin of the CERN health insurance system

N° 3 February 1999

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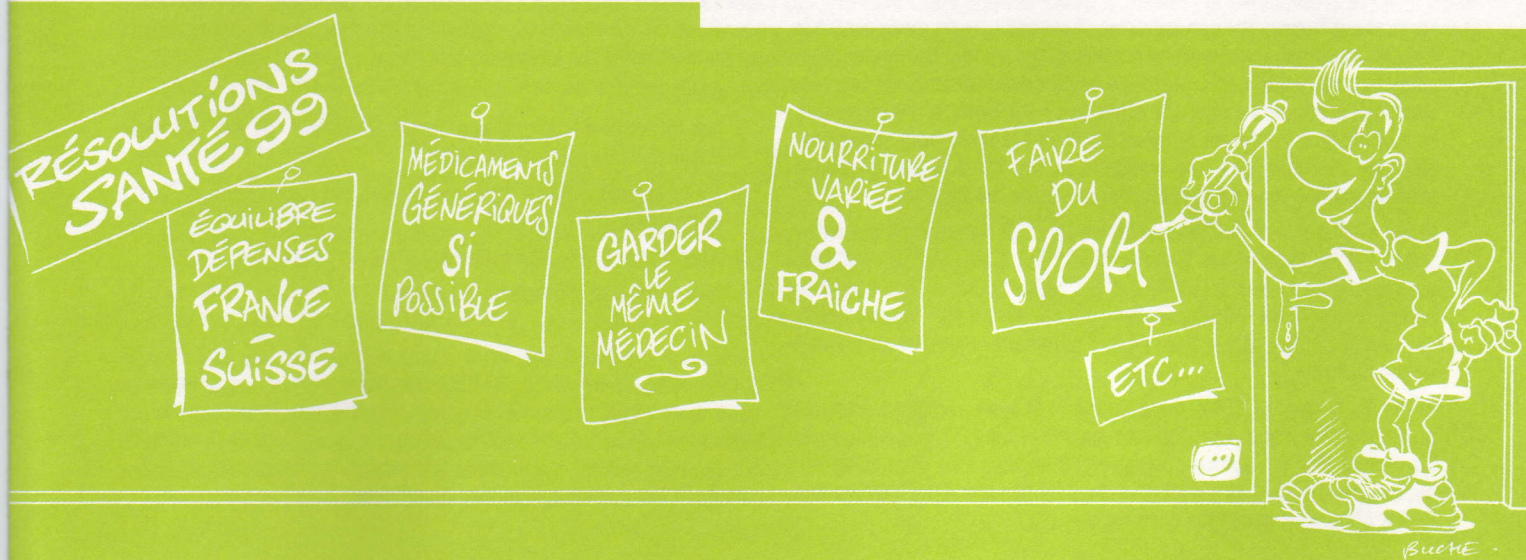
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**EDITORIAL**

Now that the festive season with the holidays spent among our families and friends is over, it is time to think of how to get off to a good start in the New Year with your New Year's resolutions. Even if the promises you make yourself sometimes turn out rather hard to keep, they do have symbolic value. Similarly, it is a good idea to spend some time thinking about health care and prevention of illness.

> *Resolutions about health*

In this issue, CHIS Bull' makes the point that the CERN population is unusual in the sense that it is ageing more quickly than national populations. This trend is of course a disadvantage in relation to health costs and means that we must do everything we possibly can - short of compulsory measures - to limit its effects. In fact, one of the main aims of this bulletin is to show what we can do to reduce our overall health bill.

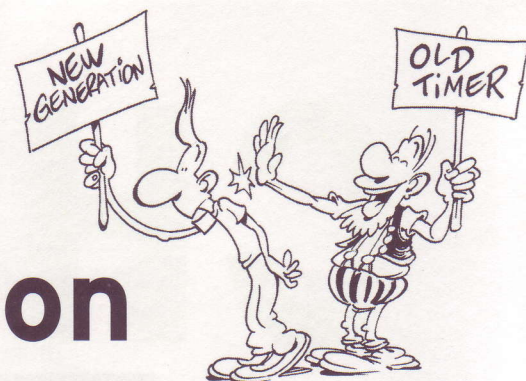
We can also bring you some good news. The rate of our insurance premiums will remain stable in 1999 and so will the reimbursement ceilings. Furthermore, the Organization's direct contribution for pensioners will increase as planned. Among the cost-cutting measures, there is the introduction of estimates for dental care in 1999, about which more later in this issue. And, in a future issue, CHIS Bull' will list for you the tariff agreements that already exist with a number of health care providers. Progress like this in the direction of cost-savings will benefit us all.

Let me conclude, on behalf of the members of the CHIS Bull' team, by wishing you all a Happy New Year filled with professional and personal satisfaction. May this year bring you harmony and balance in all areas of life. Cheese...

Philippe Bernard
Chairman of CHISB

ACTION NEEDED

> CERN population is unusual



WHAT CAN BE DONE?

Throughout Europe, the upward curve of expenditure on medical care is causing alarm among governments which are having to think of measures to curb health costs. Costs are being driven upwards for two reasons: one is people's longer life expectancy; the other is the increasing cost of medical treatment as medicine itself becomes more sophisticated. Like everyone else, the members of the CERN health insurance scheme are not immune to these trends - quite the reverse.

In the previous CHIS Bull', we explained how CERN personnel are exposed to the full force of the "Geneva effect". But it must also be said that our population is unusual in most other respects. For instance, rejuvenation of the CERN population depends mainly on the Organization's recruitment policy rather than on the automatic rejuvenation created by the birthrate.

In the early days of CERN, many young staff were recruited. This has meant that, for many years, the average age of the CERN population was lower than that of national populations. But it has also meant that our population has aged as a relatively compact block and the average age is now quite a bit above the national average.

After many years when the CERN age distribution was favourable, the situation is now changing to become disadvantageous. Of course, this is inevitable but what should our attitude be? We could not reverse the trend even if we wanted to - rather we should concentrate our efforts on the parameters which we can influence.

For example:

- Ask for estimates for all non-urgent treatment (we will talk more about this in a future CHIS Bull');
- Try to achieve a better balance between our expenditure in France as opposed to Switzerland;
- Wherever possible, use generic medicines;
- Avoid changing doctors for no reason.

Looking on the bright side, we welcome the fact that the Organization is increasing its direct contribution for pensioners. Another piece of good news is that, thanks to the efforts being made by everyone in our system for which we are all responsible, costs per age category have not changed and, for the moment, are relatively under control. For our own good, we must maintain this momentum.

...keep the whole system under

- Today, the average age of the Swiss population is 39 years against 42 for CERN.
- The population of Europe is ageing by 2 to 3 months per year on average whereas the CERN population ages 10 months per year.
- At CERN, the ratio between active staff and pensioners is changing more quickly than the national average.

All this means that there will soon be fewer active CERN staff than pensioners. Five years ago, there were 4 active staff for every one retired member of staff. In about ten years' time the ratio will be 1:1.

WORTH KNOWING

- Did you know that, at the basic rate, a medical consultation in Switzerland lasts generally no more than 20 minutes? After this, you can be charged at another rate. Sometimes, a quick consultation can be worth it.

FLASH

AUSTRIA HAS MOVED ITS HEAD OFFICE IN GENEVA TO EAUX-VIVES. SO IT IS NO LONGER AT THE WTC NEAR THE AIRPORT.

FROM JANUARY 1999, THE NEW ADDRESS OF THE AUSTRIA OFFICE IS:

AUSTRIA ASSURANCES SA - RUE DES EAUX-VIVES 94 - CASE POSTALE 6402 - 1211 GENEVA 6 . TEL: 022 718 63 00 - FAX 022 718 63 63.

THE AUSTRIA OFFICE AT CERN STAYS WHERE IT IS AND CAN BE CONSULTED BY MEMBERS OF THE HEALTH SCHEME FOR ANY INFORMATION YOU MAY NEED.

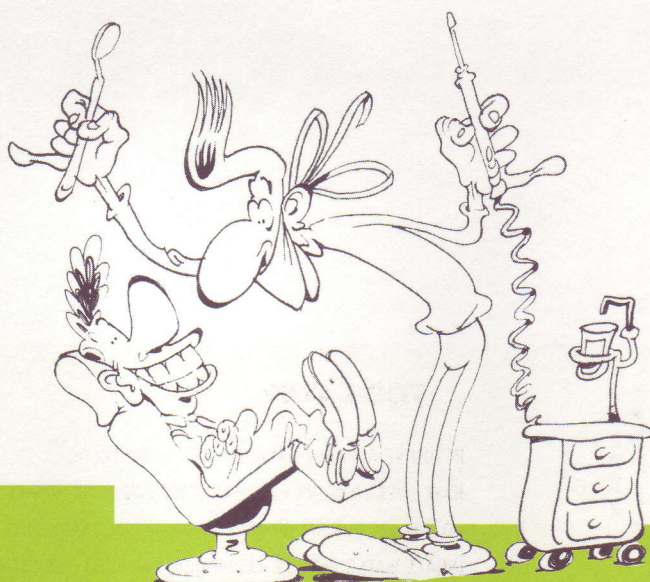
> Estimates for dental treatment: new in 1999

The CHISB welcomes the introduction of estimates for dental treatment from 1999 onwards. This new initiative should contribute efficiently to promoting our global policy of controlling health care costs since it should help to contain some costs. Dentists are being informed and it should encourage them to charge the most competitive prices... for the benefit of their patients - us.

Briefly, an estimate will be required for all non-urgent dental care costs exceeding CHF 800 or the equivalent. The estimate will be submitted to AUSTRIA for an opinion at least two weeks before the expected start of treatment. AUSTRIA has undertaken to reply within ten days. It may express its opinion on the rates proposed or even, after referral to the scheme's consultant dentist, on the treatment. In this way you will be in a better position to decide whether to go ahead with your dentist's proposal or not.

It should be remembered that dental costs represent about 14% of the overall health costs covered by the CERN health insurance scheme - so they represent quite a sizeable slice - but there are some attractive ways of making savings.

This initiative will have quite a significant impact on the overall effort to curb costs and the CHISB is thinking of extending it to cover other treatment. In case you need reminding: so long as health care standards are maintained, savings benefit every member of the scheme.



em control and curb costs

THANKS FOR YOUR RESPONSE - PLEASE KEEP WRITING IN...

The first two issues of the CHIS Bull' encouraged a good number of you to write in with comments and questions. Here are two concerns raised in your letters:

"Where can we buy cheaper medicines?"

We will discuss generic medicines in a later issue. At the moment, it is a bit premature to talk about these because, in both France and Switzerland, relevant, new legislation is being put in place.

"Some patients take advantage of cures as a pretext to get extra holidays at the expense of the membership. What do you think about this?"

Please remember that cures require prior authorization based on a medical opinion and that, since 1996, hotel expenses are reimbursed up to a maximum of CHF 10 per day, per member of the scheme. This measure has reduced the total bill for this type of treatment from more than CHF 900 000 in 1995 to less than CHF 500 000 in 1997.

SHARE YOUR EXPERIENCES WITH US

DO YOU KNOW OF CASES WHERE HEALTH COSTS HAVE BEEN EXCESSIVE? HAVE YOU FOUND A CLEVER WAY OF CONTAINING COSTS? WE ARE INTERESTED IN YOUR EXPERIENCES: THEY CAN BENEFIT ALL THE MEMBERS OF THE CERN SCHEME.

Write to us at : CHIS Bull'-CERN-1211 Genève 23

e-mail: chis.bull@cern.ch

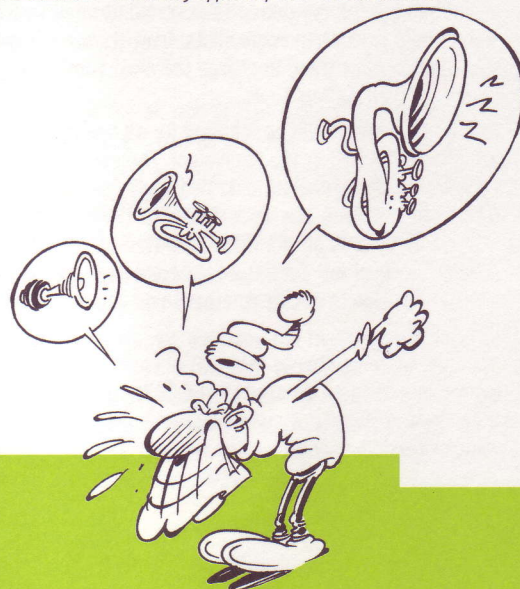
COME IN OUT OF THE COLD - IT CAN BE DONE!

Try these few tips to help you from catching a chill:

Colds are contagious - as far as you can, avoid contact with anyone who already has one;

Make sure you eat vitamin-rich food- if necessary, why not take extra vitamins or other tonics available from the chemist's?

Boost your immune system with a healthy life style: make sure you get enough sleep to allow your body to recoup its strength, do not over-indulge in alcohol and tobacco - smoking typically can cause sinusitis.



TOO LATE?

IF YOU'VE ALREADY CAUGHT A COUGH OR COLD:

- HAVE LOTS TO DRINK - AT LEAST TWO LITRES OF NON-ALCOHOLIC DRINKS EVERY DAY;
- DO NOT LET THE AIR AT YOUR HOME OR YOUR WORKPLACE BECOME TOO DRY - USE A HUMIDIFIER;
- INHALE WATER VAPOUR - ADDING, IF YOU WISH, ESSENTIAL OILS (E.G. EUCALYPTUS OR PINE);
- IF YOU HAVE A COLD, USE A PHYSIOLOGICAL SALINE SOLUTION FOR THE NASAL CAVITY;
- EASE YOUR BREATHING BY UNBLOCKING YOUR NOSE WITH A DECONGESTANT-THERE ARE PRODUCTS ON SALE AT THE CHEMIST'S. BUT YOU SHOULD NOT USE THEM FOR MORE THAN 7 TO 10 DAYS IN SUCCESSION TO AVOID UNDESIRABLE SIDE-EFFECTS (SUCH AS HABITUAL USE, DAMAGE TO THE NASAL CAVITY OR BLOCKING THE NOSE EVEN MORE);
- HOMEOPATHIC TREATMENTS MAY ALSO BE A BENEFICIAL ALTERNATIVE TO TRADITIONAL MEDICINE PROVIDED YOU TAKE THE RIGHT DOSE.

SNOWBOARDING: SURF IN SAFETY

Exciting! intoxicating! These are just two of the words that come to mind to describe the sensations of snowboarding which is enjoying an unprecedented boom among the young and the less young alike. But the growing attraction of snowboarding brings with it a growing number of accidents, generally involving beginners. The majority of accidents occur during the first three days after starting the sport. In most ski-resorts you can take a basic course with instructors trained at official snowboard schools or clubs. This will give you a grounding in safe techniques and tips about how to use the slopes to the full. It is also vital that you warm up before setting out, just as you would for skiing.

But accidents are not just caused by inexperience. Lack of proper equipment can also be dangerous and most accidents occur with hired boards. Only one out of five people injured knows anything about the type of snowboard and the fixtures they are using. So particular care should be taken to choose proper equipment. This will depend on whether you are going to be doing free style or downhill, your weight and your skill. If in doubt, go to a specialist shop or snowboard instructor for advice.