CERN Health Insurance Scheme – CHIS

Long-term high-cost outpatient care ('Serious Case')

Information Note

IN6

Under the conditions and in accordance with the procedure described below, members of the CERN Health Insurance Scheme (CHIS) may be entitled to the full reimbursement of certain medical expenses related to long-term high-cost outpatient care in the event of a recognised "Serious Case".

What is a "Serious Case"?

A serious case is any given illness or accident for which the cumulated reimbursable expenses for outpatient (ambulatory) care covered by Items B1 to B5 of Annex I of the CHIS Rules exceed 80'000 CHF during the time of the patient's membership of the CHIS (see Art. VII 3.08 of the CHIS Rules). *For example, treatments for chronic or long-term conditions or lengthy rehabilitation after an accident may meet the "Serious Case" criteria.*

All medical expenses directly related to a recognised 'Serious Case' covered by Items B1 to B5 are reimbursed in full (100%) in the case of treatment received between the date on which the 80'000 CHF threshold is exceeded and the date on which the patient is cured, or their CHIS membership ends.

Which medical expenses are covered (Items B1 to B5)?

Items B1 to B5 are: doctors' fees (B1), pharmaceutical costs (B2), medical imaging (B3), laboratory and analysis work (B4) and medical treatment and miscellaneous examinations (B5).

How to apply for recognition of a 'Serious Case'?

A letter or e-mail must be sent to UNIQA (addresses shown below) requesting recognition of the condition as a 'Serious Case'. A medical certificate must be attached indicating the diagnosis, the date of the diagnosis and/or the certified onset of the condition, and an indication of the type of treatment received or to be received. The documents must be in English, French or German. A list of the expenses incurred below the threshold is not required. However, UNIQA may request to verify certain items, notably if the onset of the condition/date of diagnosis dates back more than 10 years.. UNIQA's consulting medical practitioner may also request further supporting documentation before a decision can be made.

What happens after the application for recognition?

UNIQA will inform the Main Member in writing of its decision to recognise a condition as a 'Serious Case', or not. It will also adjust reimbursements already made for expenses incurred between the date on which the 80'000 CHF threshold was exceeded and the date of approval of the application for recognition.

How to claim reimbursement of 'Serious Case' expenses following recognition?

Separate claims must be made for the reimbursement of costs related to a "Serious Case" and for other expenses.

For 'Serious Case' claims: the box '*Reimbursement for serious case registered with UNIQA*' must be ticked and the claim should only include invoices for treatment that falls under Items B1 to B5 (benefit categories A, B, C, D, and E on the form) and that is directly related to the medical condition recognised as a 'Serious Case'. Any other claims should be submitted via MyUNIQA.

Does UNIQA need to be informed if there is a change in medical condition?

Yes. In the event of recovery or relapse, UNIQA must be notified in writing.

Please note that, for a single (non-recurrent) large invoice, an advance reimbursement may be requested using the form "CHIS/F04 – Application for Advance Reimbursement". For certain long-term or recurrent outpatient treatments provided by the same provider (including radiotherapy, chemotherapy and dialysis), a direct payment arrangement may be requested between UNIQA and the care provider.