

CH'S Bull'

BULLETIN OF THE CERN HEALTH INSURANCE SCHEME

| N°53 – OCTOBER 2024



UNIQA MESSAGE

[MyUNIQA.ch](https://myuniqa.ch)



STATISTICS

Statistics 2023



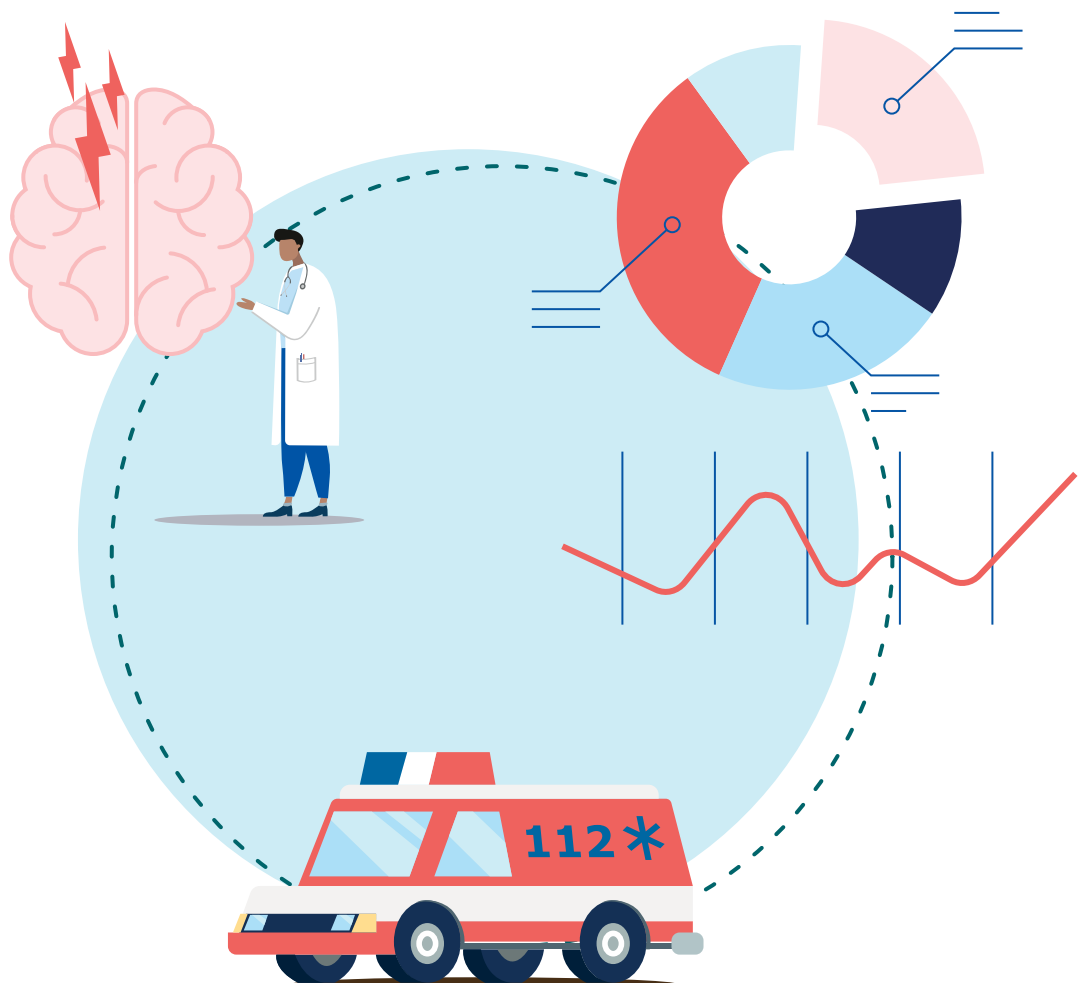
PREVENTION

Understanding and preventing strokes



INFORMATION

Approved healthcare providers 2024



EDITORIAL

Dear members,
I hope you've had a good summer.

This issue of the CHIS Bull' is mainly dedicated to statistics concerning the financial health of our scheme. People often ask me how the scheme is doing. Well, as you'll see, it's doing well! It's in a strong, healthy financial position and is monitored regularly.

Hardly a day goes by without an article on rising healthcare costs appearing in the Swiss press. As the 2023 statistics show, the CHIS has not escaped this trend. With Switzerland accounting for more than 80% of our healthcare, we have experienced a 15% increase in expenditure over the last five years, despite our continuous efforts to keep costs under control. Our negotiations with local hospitals to obtain financially acceptable tariff agreements are a good example of these efforts.

As I mentioned in the last issue, we also have a duty to regularly monitor the health and financial balance of our scheme in the medium and long terms. This was the purpose of the actuarial study that we finalised at the beginning of 2024. The study's projections indicate that the health insurance component of our scheme will no longer be in surplus by 2025/2026 and will enter a period of structural deficit. This comes as no surprise considering that our healthcare scheme, which I remind you is a budgetised one, is prey to constant cost increases (mainly due to medical inflation and the ageing of our insured population) that far outweigh the increases in contributions.

Note that the measures taken at the time of the previous structural deficit date back to 2011 and will have kept our scheme in the black for a good 15 years, underlining just how effective they were!

Of course, we will continue to monitor the financial situation closely over the medium and long terms and - when the time comes - measures will have to be taken, as before.

I would like to take this opportunity to remind you that the CHIS is founded on the principles of solidarity and mutuality, whereby all members bear a share of the responsibility for keeping costs under control and must be careful to check their invoices, choose their healthcare providers wisely, etc. The actions of each and every one of us, however modest, will allow our health insurance scheme to survive... and to remain in good health!

As regards the LTC component, which is financed by a capitalised fund, the rise in expenditure is in line with expectations and is closely linked to the increase in the number of dependent people associated with the ageing of our insured population. The financial situation of the LTC fund is therefore healthy and stable.

In this issue you will also find an article from our Medical Service dedicated to strokes and stroke prevention, as well as information from UNIQA about the new version of MyUniq.

I wish you a good autumn and, above all, take care of yourselves and your loved ones!

Happy reading.

CARMELO SAIITA
Strategic Adviser to the Director-General on health insurance matters
Chair of the CHIS Board



CHIS BOARD MEMBERS 2024

The CERN Health Insurance Scheme Board (CHIS Board) is a sub-group of the Standing Concertation Committee (SCC) responsible for the preparatory work preceding concertation at the SCC on proposals for adjustments to the CERN Health Insurance Scheme (CHIS) submitted to the Board by the Strategic Advisor. The Board is also kept regularly informed about the Scheme's operations. Some of the members of the CHIS Board are appointed by the Management and others by the Staff Association and the CERN Pensioners' Association (GAC).

STRATEGIC ADVISOR AND CHAIRPERSON:
CARMELO SAIITA (FAP)

MEMBERS APPOINTED BY THE MANAGEMENT:
Sandrine Baudat (HR- CHIS Manager), Clara Gaspar (EP), Peter Jurcso (EN), Daniela Macina (EP)

MEMBERS APPOINTED BY THE STAFF ASSOCIATION:
Vincent Brillault (IT), Joël Lahaye (EN)

MEMBERS APPOINTED BY THE CERN PENSIONERS' ASSOCIATION:
Claude Genier, Morna Robillard

STANDING INVITATIONS TO ATTEND
Roberto Buquicchio (Legal Advice), Walid Fadel (Medical Service), Raphaël Otzenberger (Medical Service)

SECRETARY
Rebecca Wood (HR)



UNIQA MESSAGE

Dear CHIS members,
Many of you submit your reimbursement claims online and appreciate in particular how easy it is to use the myUNIQA.ch web portal, which came into operation in 2020.

MyUNIQA.ch works best if you submit a small number of invoices on a regular basis. A previous CHISBull' article from 2023 recommended this approach. By way of reminder, we advise you to submit your invoices as you receive them, making them easier to process for both you and UNIQA. Most Members follow this advice.

However, some Members have their own way of organising their affairs and prefer to wait until they have a certain number of invoices before submitting them in one go to UNIQA. It may also be the case that a Member's health condition requires a large number of invoices to be submitted over a short period of time. In such cases, several problems may arise:

- If you wait too long, you run the risk of missing the 12-month submission deadline and not being reimbursed.
- If too many documents are uploaded at the same time, the upload may fail. For instance, it has often happened that we receive folders containing some 90 documents.

These situations cause both technical and administrative problems.

In addition to addressing these issues, we wanted to improve some features of the web portal in response to the comments received in our satisfaction surveys. As a result, some optimisations were made to the myUNIQA.ch user experience in June 2024 to bring it into line with market standards.

For most users, the transition was seamless, but we also received some complaints. We reacted swiftly by making the following changes:

- The maximum permitted document size was increased for greater convenience.
- The maximum number of PDF documents permitted in the "Invoice or basic insurance statement" field was increased from one to five. As it is now possible to add up to 10 documents in the "Additional document(s) other than invoices" field, this brings the total maximum number of documents to 15, which gives users greater flexibility.
- A tutorial is available in English and French on myUNIQA.ch.
- Messages indicating errors or failure to comply with the instructions are more visible.

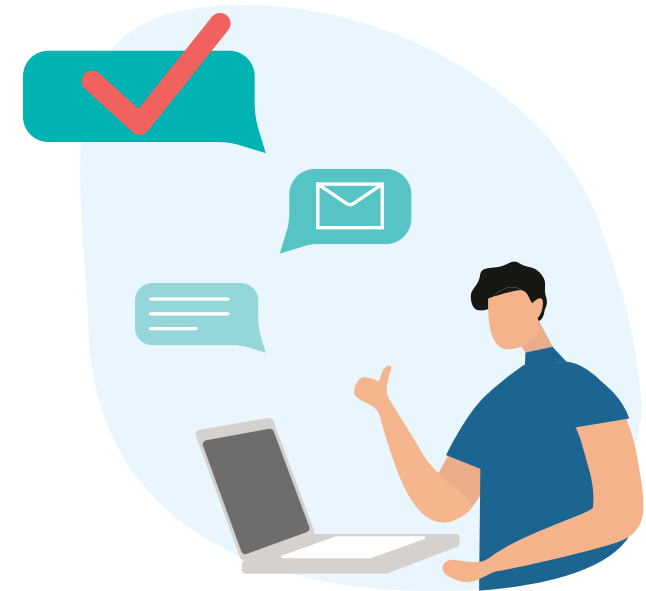
Lastly, if you have very large folders of documents that are difficult to submit using the myUNIQA.ch web portal, or if you simply have difficulties using the portal, you can still always send us hard copies. Our internal service will convert them into the right digital format.

Our aim is to diversify the channels you can use to submit reimbursement claims, certainly not to restrict them.

Some other improvements have also been made to the new myUNIQA.ch portal, namely:

- You can name your claims so they are easier to identify.
- CHIS-approved medical providers are shown on a map with their contact details.
- You can view your virtual insurance card, showing emergency contact numbers.
- It is easier to access the documents sent to you by UNIQA (e.g. prior approvals, invoices for contributions to medical costs incurred).
- You can receive a confirmation of receipt when you send us a message.

MyUNIQA.ch will continue to evolve to offer new features.



We will continue to listen to your feedback. We want to make sure that using myUNIQA.ch is as easy and as smooth as possible for everyone.

Your UNIQA team



Each year, for several years now, the CHIS Bull' has been taking a look at the previous year's statistics for healthcare reimbursement costs and long-term care benefits and the associated trends.



DEMOGRAPHICS

The overall CHIS population remained stable in 2023, as was also the case in 2022 following a drop in the number of members in 2020 and 2021, while the number of insured pensioners continued the slight downward trajectory that began in 2012. As a reminder, the figures at 31 December do not include summer students, who join the CHIS only during the summer period.

INSURED POPULATION BY CATEGORY ON THE LAST DAY OF THE YEAR

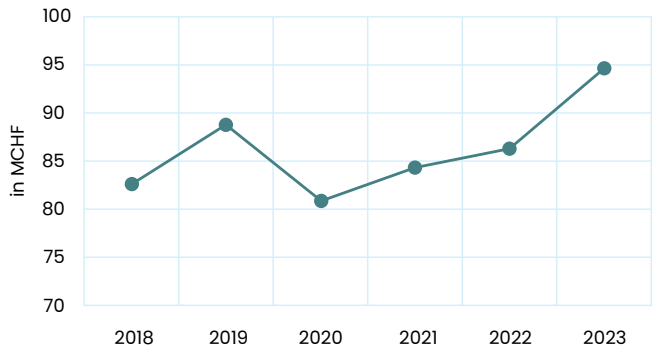
MEMBERS	31.12.2022		31.12.2023		EVOLUTION 2022-2023
	Number	Percentage of overall population	Number	Percentage of overall population	
Compulsory members and their dependants	9 017	65.2%	9 140	66.0%	1.36%
Pensioners and their dependants	4 485	32.4%	4 405	31.8%	-1.78%
Post-compulsory members and their dependants	200	1.4%	194	1.4%	-3.00%
Voluntary members and their dependants	121	0.9%	114	0.8%	-5.79%
Total	13 823	100%	13 853	100%	0.22%

REIMBURSEMENT OF HEALTHCARE COSTS (HIS): ON THE RISE

TOTAL EXPENDITURE 2023 : 94 904 233 CHF		
TOTAL HEALTHCARE COSTS REIMBURSED 2018-2023		
year	in CHF	% variation
2018	82 590 631	
2019	88 971 369	7.7%
2020	80 674 690	-9.3%
2021	84 471 515	4.7%
2022	86 433 375	2.3%
2023	94 904 233	9.8%



EVOLUTION OF CHIS HEALTHCARE EXPENDITURE 2018-2023



The increase that began in 2021, following the pandemic, continued in 2022. However, 2023 saw an unprecedented +9.8% increase in reimbursements, bringing the total to 94.9 MCHF. This represents a record, breaking the previous one set in 2019 (88.9 MCHF).

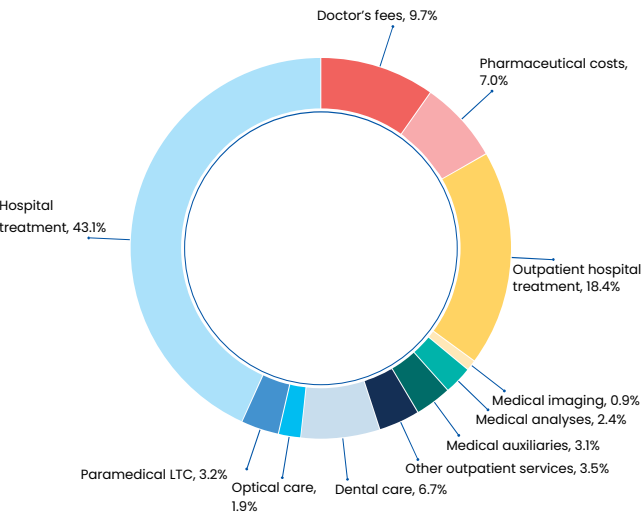
This rise mirrors the trend in Switzerland, where healthcare costs have also reached a record level. The increase in medical costs in Switzerland is the highest the country has seen in the last ten years, and the Swiss medical sector is pushing for an urgent reform in order to bring these exorbitant costs under control.

We at the CHIS are also working with our approved service providers to curb the increase, and we encourage our members to use these establishments.

A list of our partners is included in this issue and we invite you to consult it. You will see that we have signed several agreements jointly with other international organisations, namely the ILO, the UN and the WHO.



BREAKDOWN OF HEALTHCARE EXPENDITURE IN 2023



Healthcare expenditure in CHF	2022	2023	Evolution 2022- 2023
Doctor's fees	9 009 926	9 189 076	2.0%
Pharmaceutical costs	6 664 277	6 613 010	-0.8%
Outpatient treatment at a hospital	14 590 830	17 421 275	19.4%
Medical Imaging	844 225	864 917	2.5 %
Medical analyses	2 302 714	2 314 684	0.5 %
Outpatient treatments Sub-total	17 737 769	20 600 875	16.1 %
Medical auxiliaries (physiotherapists, nurses...)	2 798 776	2 902 119	3.7 %
Speech therapist	131 187	118 672	-9.5 %
Home nurses	0	119	n/a
Psychotherapist +18	0	350 207	n/a
Psychotherapist -18	158 793	119 838	-24.5 %
Hire or purchase of auxiliary appliances	1 457 556	1 543 506	5.9 %
Transport costs	542 449	587 351	8.3 %
Ex gratia benefits	115 371	44 572	-61.4 %
Dental treatments	6 001 283	6 392 836	6.5 %
Lenses, frame, contact lenses	1 624 131	1 703 927	4.9%
Refractive surgery	143 637	125 193	-12.8 %
Optical expenses sub-total	1 767 768	1 829 121	3.5 %
Spa cures/ Convalescence/ UAT	276 827	282 791	2.2 %
LTC paramedical costs	2 509 501	3 064 476	22.1 %
Prevention sub-total	187 290	182 989	-2.3 %
Infertility treatment	117 594	155 136	31.9 %
Public hospital	11 385 249	11 514 502	1.1 %
Approved private hospital	25 089 080	29 243 384	16.6 %
Non-approved private hospital	481 881	169 597	-64.8 %
Hospital treatment sub-total	36 957 008	40 927 539	10.7 %
Total	86 433 374	94 904 233	9.8 %

HOSPITAL CARE: A BIG INCREASE

Expenditure on hospital care, particularly care in private hospitals, increased with respect to 2022. Although most hospital admissions were in Switzerland (92.95%), this 16.6% increase in expenditure may be misleading, and the figures should be put into perspective. The introduction of new DRG flat rates to determine the cost of hospital stays in 2023 may distort the picture of expenditure compared with the per-treatment model to which we were previously accustomed in the private sector (DRG flat-rate billing has been in place in public hospitals for more than ten years). By comparison, costs in public hospitals have remained stable (+1.1%).

Nevertheless, the fact remains that most of our expenditure is in Switzerland and the phenomenon is only getting worse. Year after year, we see that our members opt for healthcare in Switzerland: longer waits for treatment, difficulty accessing healthcare services and staff shortages in France have resulted in a marked increase in the number of French residents crossing the border for treatment. Switzerland is well off compared with other countries when it comes to the number of nursing staff, ranking second in the world, after Norway, with 17 nurses per 1000 inhabitants.

However, services that are not affected by the same delays and personnel shortages, such as medical imaging and the purchase of glasses and medication, can very easily be procured outside Switzerland. Remember that medication costs more in Switzerland than elsewhere and that price differences have widened in recent years. Generic and biosimilar medicines cost 45.3% and 29.9% more in Switzerland, respectively, than the average figures for other countries. That should be enough to make us think twice and buy our medicines on the other side of the border!

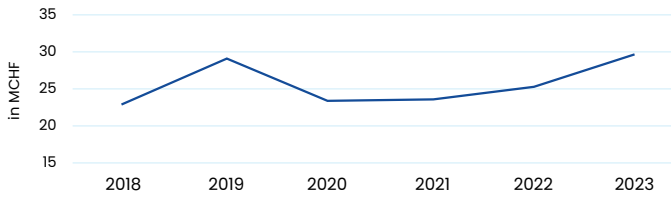
AVERAGE AMOUNTS REIMBURSED BY CATEGORY OF MEMBER 2022–2023

Amount reimbursed in CHF			
Members by category	2022	2023	Evolution 2022–2023
Compulsory members and their dependants	3 143	3 336	6.1 %
Pensioners and their dependants	12 693	14 421	13.6 %
Voluntary members and others	3 892	4 368	12.2 %

Unsurprisingly, the average amounts reimbursed have risen for all categories of members. The CHIS is subject to the same trends as Switzerland as a whole: an ageing population is putting more and more pressure on healthcare costs, with people over 80 accounting for a higher proportion of the costs.

Although the CHIS has built up a network of providers offering agreed tariffs, a number of doctors in Geneva apply excessive, unregulated tariffs all too often. We wish to alert our members to this practice and encourage them to check their invoices and to query any bill or quotation that seems too high.

PRIVATE HOSPITAL EXPENDITURE IN MCHF



THE NEW “DRG” TARIFF SYSTEM IN PRIVATE HOSPITALS

The APDRG (All Patient Diagnosis Related Groups) reimbursement system has been applied in public hospitals throughout Switzerland for more than ten years. Under this system, reimbursement is based on flat rates that are the same nationwide for given inpatient treatments and procedures. In 2023, this system was included in our agreements with private hospitals.

What is the DRG? Hospitals are reimbursed by health insurers on the basis of the average cost of a treatment or an illness. Patients are classed in groups of similar pathologies, known as DRGs (Diagnosis Related Groups). Each hospitalisation is given a DRG classification; an appendectomy or an organ transplant, for example, is no longer reimbursed on the basis of a flat rate per day of hospitalisation but according to the average cost of the treatment.

LONG-TERM CARE (LTC) BENEFITS: A SHARP INCREASE

At the end of 2023, a total of 1160 people had received long-term care (LTC) benefits, which were first introduced in 2001, representing an increase of 9% compared with 2022. While the number of cases of low and moderate dependence fell between 2022 and 2023, the number of cases in the high-dependence category increased by 28%.

This rise mirrors that of Switzerland, which has seen a marked increase in the extent of home care. While this trend is linked to the ageing of the population to a large extent, it is important to remember that anyone may need long-term care, regardless of their age.

Level of dependence	2022		2023		Variation 2022 – 2023
	Number of beneficiaries on 31.12.2022	Daily allowance (CHF)	Number of beneficiaries on 31.12.2023	Daily allowance (CHF)	
Low	104	2 084 857	106	2 036 573	–2.3%
Moderate	113	3 260 859	123	3 110 270	–4.6%
High	105	3 512 853	118	4 502 698	28.2%
Total	322	8 858 569	347	9 649 540	8.9%

CHIS FINANCIAL PERFORMANCE: AN INCREASE IN HIS EXPENDITURE IN 2023

In 2023, contributions (and thus income) increased by 2%, due in particular to the contributions of post-compulsory members (+8.2%) who remain in the Scheme temporarily after they leave the Organization, as permitted by our Regulations.

On the expenditure side, as noted above, the year saw a sharp increase with respect to 2022. The marked increase in LTC benefits resulted in an almost flat balance sheet for 2023 (+4 kCHF, compared with +700 kCHF in 2022), representing a further fall of 700 kCHF compared with 2022.

The overall financial balance (3.78 MCHF) is almost 60% lower than in 2021 (9.39 MCHF).

This is unsurprising given the spectacular increase in expenditure this year.

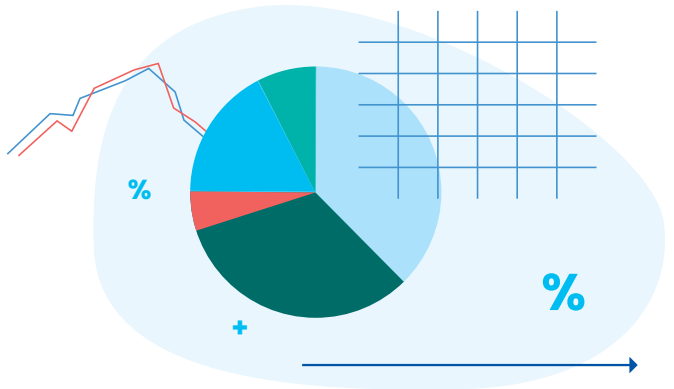
CHIS FUND: PERFORMANCE BACK ON TRACK IN 2023!

After much financial tension in 2022, which culminated in a negative performance of –9.02% for the year as a whole, the CHIS fund was happily back in positive territory in 2023 with a performance of +1.98%.

Our five managers, who are responsible for a total of 279.7 MCHF, went all out to achieve the maximum possible return on the capital once the inflation peak was over, and at 31 December 2023 the fund consisted of 211.7 MCHF for the HIS component and 100.1 MCHF for the LTC component (compared with 204 MCHF for the HIS and 98.3 MCHF for the LTC in 2022).

The value of the fund has risen by 9.5 MCHF (+3,14%), which can be broken down into increases of +3,76% for the HIS and +1,85% for the LTC. This is excellent news after a fall of –5.56% (–17.8 MCHF) in 2022!

We should like to take the opportunity to thank the CERN Finance and Administrative Processes (FAP) department for its work in monitoring the fund under the watchful eye of the Chair of the CHIS Board.



HEALTH CARE PROVIDERS APPROVED BY THE CHIS

HOSPITAL, CLINIC OR MEDICAL NETWORK	WEBSITE	LOCATION	ACTIVITY AREA
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IN SWITZERLAND

Approved Public Hospitals – all public hospitals are approved. The list below is not exhaustive and lists only public hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

HUG – Hôpitaux Universitaires de Genève	hug-ge.ch	GENEVA	All
CHUV – Centre Hospitalier Universitaire Vaudois	chuv.ch	LAUSANNE, PRANGINS, PRILLY, YVERDON-les-BAINS	All
Hôpital ophtalmique Jules-Gonin (CHUV)	ophtalmique.ch	LAUSANNE	All ophthalmologic care, including emergencies, Refractive surgery
Hôpital fribourgeois HFR Fribourg	h-fr.ch	FRIBOURG	Hospitalisation, outpatient treatment

Approved Private Hospitals – this list is exhaustive i.e. only the private hospitals listed below are approved.

Clinique de JOLIMONT (HUG)	hug-ge.ch/joli-mont	GENEVA	Convalescence, Medical or surgical treatment, follow-up
HIRSLANDEN Group clinics	hirslanden.ch	Several locations	Different areas of activity in different clinics
Clinique des GRANGETTES	hirslanden.ch	CHENE-BOUGERIE	General healthcare services, Surgery, Maternity
Clinique LA COLLINE	hirslanden.ch	GENEVA	Surgery, Dermatology, Gastroenterology, Gynaecology, Orthopaedics, Urology, Psychiatry, Rehabilitation, Physiotherapy
Clinique de MAISONNEUVE	www.clinique-maisonneuve.ch	CHATELAINE	Convalescence, Medical or surgical treatment, follow-up
Clinique du GRAND SALEVE	https://www.grand-saleve.ch/	VEYRIER	Psychiatry, Convalescence and oncology
Hôpital de LA TOUR	la-tour.ch	MEYRIN	General healthcare services, Surgery, Maternity, Gynecology, Cardiology, Sports medicine
Clinique de LA PLAINE	laplaine.ch/	GENEVA	Hospitalisation, outpatient care
Clinique BOISBOUGY	bois-bougy.ch	NYON	Functional rehabilitation, Convalescence, Geriatrics
Clinique LA LIGNIERE	la-ligniere.ch	GLAND	Cardiovascular rehabilitation, Functional rehabilitation, Psychiatry, Internal medicine
Clinique LA METAIRIE	lametairie.ch	NYON	Psychiatry Psychotherapy, Addictions
Clinique GÉNEVOISE DE MONTANA (HUG)	cgm.ch	CRANS-MONTANA	Internal medicine, Psychosomatic medicine, Rehabilitation, Pain treatment
Swiss Medical Network (SMN)*	Swiss Medical Network	SWITZERLAND	Various, depending on location
ARCHIMED NATIONS	https://www.archimed.ch/nations/	GENEVA	General healthcare services, Orthopaedics, pneumology, neurosurgery, Gynaecology, proctology, Pediatrics, Digestive surgery, Psychology & dietary psychotherapy
CLINIQUE LES HAUTS D'ANIERES	https://www.leshautsdanieres.ch/	ANIERES	Rehabilitation, Convalescence, Geriatrics

IN FRANCE

Approved Public Hospitals – all public hospitals in France are approved. The list below is not exhaustive and lists only public hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

Centre Hospitalier Alpes-Léman (CHAL)	ch-alpes-leman.fr	CONTAMINE sur ARVE	General healthcare services, Surgery, Intensive care, Maternity and paediatrics
Centre Hospitalier Annecy Genevois (CHANGE)	ch-annecygenevois.fr	ANNECY SAINT-JULIEN EN GENEVOIS	General healthcare services, Surgery, Intensive care, Maternity and paediatrics, Psychiatry, Hospitalisation at home
Hôpitaux du Léman (Georges Pianta)	hopitauxduleman.fr	THONON LES BAINS	General medicine, Surgery, Geriatrics, Maternity and paediatrics, Psychiatry, Hospitalisation at home

*Clinics of the SMN : Clinique de Genolier (VD), Clinique de Montchoisi (VD), Clinique de Valère (VS), Clinique Générale St-Anne (FR), Clinique Générale-Beaulieu (GE), Clinique Montbrillant (NE), Clinique Valmont (VD), Hôpital de la Providence (NE), Hôpital du Jura Bernois (JU), Nescens Clinique de Genolier (VD), Klinik Pyramide am See (ZH), Private Clinic Belair Schaffhausen (SH), Private Clinic Bethanien (ZH), Private Clinic Lindberg (ZH), Private Clinic Obach (SO), Private Clinic Siloah (BE), Private Clinic Villa Im Park (AG), Rosenklinik (SG), Schmerzklinik Basel (BS), Clinica Sant'Anna (TI), Clinica Ars Medica (TI).

HOSPITAL, CLINIC OR MEDICAL NETWORK	WEBSITE	LOCATION	ACTIVITY AREA
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Centre hospitalier de Bourg-en-Bresse	ch-bourg-en-bresse.fr	BOURG EN-BRESSE	General healthcare services, Surgery, Oncology, Intensive care, Maternity and paediatrics, Geriatrics
Centre hospitalier d'Hauteville	chph.org	HAUTEVILLE LOMPNES	Rehabilitation, Convalescence, Geriatrics, Addictions
Centre hospitalier du Haut Bugey	www.ch-hautbugey.fr	OYONNAX	General medicine, Surgery, Maternity unit

Approved Private Hospitals – in France, most private hospitals are approved, as they have a tariff agreement with the national security scheme and applies similar tariffs to CHIS members. The list below is therefore not exhaustive and lists only some agreed private hospitals in the local area. Please contact UNIQA to know the status of any hospital not in this list.

Clinique Générale d'Annecy	clinique-generale.net	ANNECY	General healthcare services, Surgery, Maternity and paediatrics, Oncology, Radiology
Clinique d'Argonay	generale-de-sante.fr	PRINGY	Surgery, Medicine
Hôpital Privé Pays de Savoie	generale-de-sante.fr	ANNEMASSE	General healthcare services, Surgery, Intensive care, Maternity and paediatrics, Ophthalmolog, Gastroenterology
Clinique des Vallées	cdv-inicea.fr	VILLE-LA-GRAND	Psychiatry
Clinique Dr. Convert	clinique-convert.fr	BOURG-EN-BRESSE	General healthcare services, Surgery

IN FRANCE AND SWITZERLAND

Preferred outpatient care providers – CHIS Members benefit from a tariff agreement.

SITEX	sitexsa.ch	PLAN LES OUATES LAUSANNE	Nursing services at home, Hospitalisation at home
PRETISERVICES	presti-services.ch	VESSY	Healthcare dispensed at home
Fondation Vaudoise pour le Dépistage du Cancer du Sein	brust-screening.ch	LAUSANNE	Breast cancer screening
Fondation Genevoise pour le Dépistage du Cancer du Sein	brust-screening.ch	GENEVA	Breast cancer screening
Le Clos Chevalier	lecloschevalier.com	ORNEX	Long-term care home with Alzheimer and shortstay units
Fondation Genevoise pour le Dépistage du Cancer	swisscancerscreening.ch	GENEVA	Colorectal cancer screening
Medical Center Magellan	www.magellan.ch	GENEVA VAUD	Multidisciplinary medical practices
Pure Clinic Centre médical et dentaire	https://pureclinic.ch/	VERSOIX MARTIGNY elsewhere	Multidisciplinary medical practices
Vision future Suisse	visionfuturesuisse.ch	NYON	Ophthalmological consultations Outpatient eye surgery
Clinique de l'oeil ONO SA Genève	visionfuturesuisse.ch	Several locations	ophthalmology
Biogroup Mirialis	https://biogroup.fr/mirialis/	74 and 01	Laboratory analysis

Approved pharmacies – Members undergoing treatment involving exceptionally expensive pharmaceutical expenses may benefit from a direct payment agreement between CERN and certain pharmacies. Please contact UNIQA directly for further information.

Pharmacie de la Poterie	pharmaciedelapoterie.epharmacie.pro/	FERNEY-VOLTAIRE	Pharmacy
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KNOW THE SIGNS. SAVE A LIFE: UNDERSTANDING AND PREVENTING STROKES

In terms of medical emergencies, few conditions strike with the sudden and devastating force of a stroke. A stroke occurs when blood flow to a part of the brain is interrupted, leading to a cascade of neurological events that can permanently alter lives in mere moments. Despite advancements in medical science, strokes remain the second-leading cause of death and the third-leading cause of death and disability combined in the world (World Stroke Organization, 2022).

Strokes fall under the larger umbrella of cardiovascular diseases (CVD). Contrary to popular belief, a stroke can affect people at any age, whatever their gender, with women having more complex risk factors and symptoms than men. Around 30% of people who have had a stroke retain some form of disability, including paralysis, sensory loss, memory, speech or vision problems.

The consequences can be serious for the patient and their support network.

KNOW THE SYMPTOMS, ACT FAST

A stroke is a sudden loss of one or more brain functions. Ischemic strokes are caused by the occlusion of a cerebral artery, while hemorrhagic strokes are the result of the rupture of a cerebral artery.

When a stroke occurs, one or more symptoms appear suddenly. The FAST test (see box) is a quick and simple way to recognise the key signs, which include a deformation of the mouth; sudden weakness or numbness on only one side of the face; loss of strength or numbness in the arm or leg; difficulty speaking or understanding; impaired vision. Women may also experience non-traditional stroke symptoms such as sudden face and limb pain, hiccoughs, nausea, general weakness, and shortness of breath.

The chances of survival and functional recovery following a stroke depend on speed of intervention. A stroke should be treated without delay as soon the first symptoms appear: the risk of lasting effects increases with each passing minute, so acting fast is paramount.

In case you suspect a stroke, lay the patient down with, if possible, a pillow under their head. Do not make the person ingest anything, including medication. Call the emergency number (see box) and describe as precisely as possible the signs that alerted you, the start time, the way in which the symptoms appeared and their evolution, as well as the state of consciousness. Do not hang up until your interlocutor asks you to do so.

The FAST test can help identify stroke symptoms quickly and accurately, allowing for prompt medical attention and treatment.

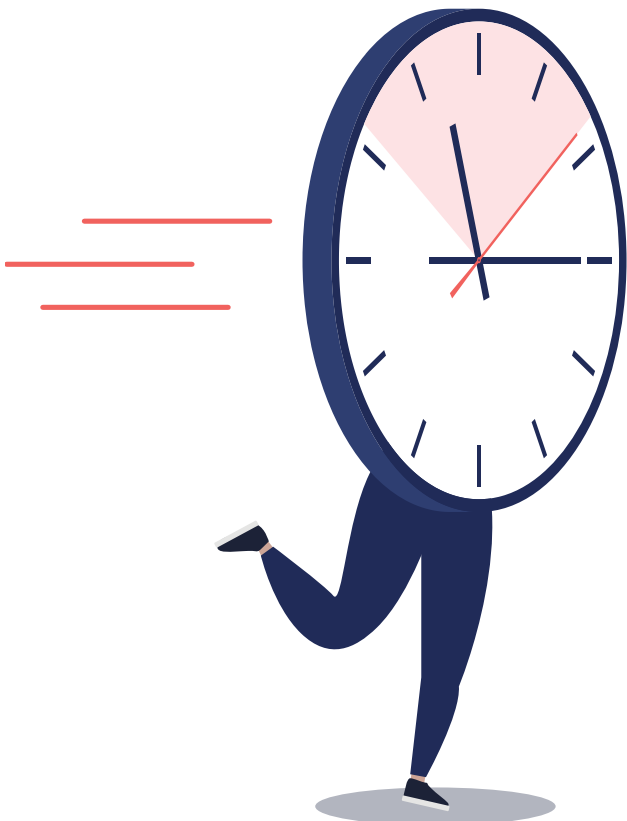
F - Face: ask the person to smile. Does one side of the face droop?

A - Arms: ask the person to raise both arms. Does one arm drift downward?

S - Speech: ask the person to repeat a simple phrase. Is their speech slurred or strange?

T - Time: call emergency services immediately if any of these symptoms are present.

In an emergency, call:
The CERN Fire and Rescue Service + 41 22 767 44 44
The European emergency number 112.



PREVENTION IS BETTER THAN CURE

A stroke can impact anyone at any time, whatever the age or gender, but the risk increases with age and according to the risk profile. Many strokes are preventable: you can reduce your risk of having a stroke simply by being aware of, and controlling certain lifestyle factors. 90% of strokes are associated with 10 risk factors we can all act upon:

1. High blood pressure.
2. Physical inactivity.
3. Higher than normal lipid levels, such as cholesterol and triglycerides.
4. An unbalanced diet.
5. Abdominal obesity (measured as the ratio of waist circumference/hip circumference).
6. Psychosocial factors, including stress and depression.
7. Smoking, which triples the risk of stroke.
8. Heart problems, notably atrial fibrillation.
9. Alcohol consumption.
10. Diabetes.

Women have unique hormonal factors that can influence their risk of stroke, and it is important that they are aware of these. For example, pregnancy (that can lead to gestational diabetes or preeclampsia in particular), the menopause and the use of hormonal contraceptives or hormone replacement therapy can increase the risk of stroke. Further risk factors that are more prevalent in women include migraine with aura and certain autoimmune diseases like lupus. Additionally, women are more likely to have atrial fibrillation (an irregular heart rhythm) which increases the risk of stroke.

Ensure you have regular check-ups with your doctor to take the necessary measures relevant to your own risk profile.





CHIS BULL MESSAGE

We enjoy creating our twice-yearly CHIS Bull' and sharing it with you all, but now we'd like to ask for your help.

As part of CERN's commitment to protecting the environment, and in the interests of a healthier planet, we would like to reduce – as much as possible – our consumption of paper. If you would like to receive an electronic rather than a paper version, please send us an e-mail to let us know: chis.bull@cern.ch.



INFORMATION

In 2024, we are pleased to add three new establishments to our list of agreed providers. – the [Clinique les Hauts D'Anières](#) and [HFR Fribourg](#) in Switzerland and [Biogroup Miralis](#) in France.

CONTACTS AND USEFUL LINKS

<https://chis.cern/>

General information, procedures, forms, Rules and other official documents

[MyUNIQA.ch](https://myuniqua.ch)

Your reimbursements, periodic statements, cards and insurance certificates

Office hours – UNIQA

CERN, Main Building (63/R-001)

Open From Monday to Friday from 9 a.m. to 1 p.m., and also from 2 p.m. to 4 p.m. on Tuesdays and Thursdays.

In town: Avenue de la Praille 26, CH – 1227 Carouge

Open Monday to Friday from 8 a.m. to 12.30 p.m. and from 1.30 p.m. to 5 p.m.

UNIQA is at your service if you require any more information

Tel.: +41 (0)22 718 63 00 or 72730 from a CERN telephone

E-mail: uniqua@cern.ch

SHIPID SERVICE

Please address all questions concerning the Spouse Health Insurance and Professional Income Declaration (SHIPID) or your supplementary contributions to: chis.shipid@cern.ch

Imprint

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