

Editorial

Time flies! The first quarter of 2017 is over so it is high time to inform you of what has been happening in the SHIF.

The SHIF finished 2016 with very little backlog and we have managed to keep this contained despite the fact that January is the month we receive the most claims and just after the Office is closed for two weeks. This amazing feat was possible thanks to the incredible commitment of the claims reimbursement team. Never before has the SHIF settled so many invoices in the first quarter of the year! It should be remembered that since the SHIF has only three payment batches a month, there is always a few extra days between receipt of a claim (even an urgent one) and the reimbursement hitting your bank account. **We will continue throughout the year to do our best to reduce reimbursement delays to a strict minimum.**

In order for us to be even more efficient, it is imperative that your reimbursement request be presented as clearly as possible, with all original invoices and prescriptions neatly **stapled behind the form** in the same order of the information put on the reimbursement form. We also ask that you submit your claims on a regular basis so that we avoid voluminous claims which are complicated to settle. We remind you that last year's redesigned reimbursement form has only 10 lines (1 line = 1 invoice) and we would greatly appreciate if you did not attach more invoices than that number to any given claim.

Another important improvement this year: **the SHIF now pays certain healthcare providers directly (third party payments)**. More and more of the agreements concluded with healthcare providers require third party payments, which means better service for you and increased security for the Fund. It had become critical that the SHIF adapt in the face of the rapidly increasing number of third party payments to be made (these are now done by batch payments whereas before they had to be done individually and manually). For the time being, third party payments are made for hospitalizations in medical care facilities with whom the SHIF has a signed agreement (see the list on our website); eventually this service will expand to other treatments and facilities. We will of course keep you informed. For the moment, nothing changes for you: if you are hospitalized in a medical care facility where we have concluded a third party payor agreement, the original invoice will come directly to the SHIF. Your financial responsibility (in general the 20%) will be recovered from other reimbursements you submit. You will receive a "payment advice" (on lilac-coloured paper instead of blue) that indicates what provider has been paid and how much you owe the Fund.

We will continue to make improvements this year and hope to make a **"self-service module" available by the end of the year**. This information will be available thru a secure web-interface which will allow you to consult information such as your remaining dental and optical credits and to print your reimbursement advice. Future improvements will add the ability to create certificates of insurance coverage and annual attestations for those who need them for administrative purposes.

Last September a large number of you followed the General Assembly of insured persons – either through your direct presence in the room or via the live broadcast. We thank all who participated. As promised, the audio recording and a copy of the presentation can be found on our website.

Florian Léger, *Executive Secretary*
31 March 2017

Last minute

A new mailbox for SHIF claims and other correspondence has been recently installed at the north end of the building next to the door to the P1 parking lot. In particular this will enable retirees to leave their reimbursement requests in the evening or on the weekends without needing to enter the building. **Please note that all claims and correspondence should be put inside an envelope before placing them in the mailbox.**

Management Committee's corner

Improvements in reimbursement timeframes, customer service and information systems, at its last meeting of 2016 the SHIF Management Committee welcomed the progress made by the SHIF. Following the adoption and relative success of Code 8.1 on preventive measures (which reimburses certain tests and vaccinations at 100% as from 1 January 2016), the Committee has decided to explore the possibility of adding to this code. The Committee is also waiting with interest the results of the actuarial study which will be finished by the end of the first quarter of 2017.

The Management Committee also worked throughout 2016 on measures aimed at reducing costs. Without calling into question the free choice of healthcare provider or institution, the goal is to limit rising medical expenses through “responsible behaviour” such as encouraging the use of generic medication, exploring the use of telemedicine, and putting into place new agreements with healthcare providers (in particular outside of Geneva).

Agreements with healthcare providers

It has been quite some time since the SHIF has given you information about agreements it has concluded with healthcare providers and the list was no longer on our website. This has now been rectified (see details below). It was high time to publish this list because the number of agreements has really grown over the past few years – and includes some rather large medical care facilities such as the CHUV in Lausanne and the HUG in Geneva.

All of these agreements have been concluded in order to ensure that you have easier access to services and to guarantee you the lowest rates. Our agreements are negotiated in collaboration with UNOG, UNIQA (the administrator for CERN's health insurance as well as the complementary insurance GPAFI) and the WHO, and by doing so we represent the largest group of insured persons in the Geneva area – larger than any other Swiss insurance company or other external administrator – which allows us to have the best rates possible.

In 2017, one of our priorities will be to conclude agreements with healthcare facilities outside of the Geneva area. Our colleagues in the field have been asking us for this for quite some time and it is a commitment we stand behind.

1. Centre Hospitalier Universitaire Vaudois (CHUV) (including the Hôpital Ophtalmique Jules Gonin)
2. Clinique Bois Bougy
3. Clinique Générale Beaulieu
4. Clinique Genolier
5. Clinique des Grangettes
6. Clinique La Colline
7. Clinique de Joli-Mont
8. Clinique La Lignière
9. Clinique La Métairie
10. Hôpital de la Tour
11. Hôpitaux universitaires de Genève (HUG)