



SHIF 1922-2022

One hundred years of mutual health insurance

SHIF Newsletter N°1 / 2022

Editorial: 2022, SHIF centenary!

Dear insured members,

The year is well underway and this is the first Newsletter since March 2021. The COVID-19 crisis is not yet behind us and others are appearing...

However, we must continue to live day by day. For SHIF, daily life does not allow us to linger because we are constantly trying to meet your expectations as best as we can – whether it be your questions (telephone, e-mail, MS Teams), your claims (especially on SHIF Online) or your requests requiring an examination by the SHIF Medical Adviser.

In 2022 we will celebrate the SHIF centenary. Indeed, the *"International Labour Office Staff Sickness and Accident Insurance Fund"* started to provide coverage to staff on 1 December 1922 and a Constituent Assembly was held on 15 December 1922. It is striking, when reading the first statutes, to realise that the founding principles of the Fund were already provided for, such as free choice of health care provider and 50/50 participation between the staff and the Office. There are also provisions on governance issues such as auditing, arbitration or the general assembly. The Management Committee and the Secretariat are determined to mark the event, and a group of volunteers is already working on a series of projects to do so. New SHIF logo, publication(s) and an exceptional general meeting are in the works.

On the eve of this centenary, last year was a record year for SHIF: record number of claims processed (more than 65,000), record number of insured persons (nearly 13,000), record amount of benefits paid (more than USD 55 million), record number of queries from insured members and answers provided by the SHIF. All this has had an impact on the processing time for claims, which was slightly slower than in previous years. Despite a steadily increasing number of claims received since the beginning of the year, we are doing our utmost to reduce the time it takes to get you reimbursed!

Meanwhile, the Fund has continued to offer new services, such as the establishment of a network of health-care providers in Africa, Asia, Latin America and the Caribbean, and in the Arab countries. Launched at the end of 2020, it has already provided dozens of you with easier access to the hospitals in the network.

In 2021, we signed a new contract with an external provider to facilitate access to care for our insured persons in the United States (mainly retirees), organised a webinar at the beginning of July ([Your health insurance during COVID-19: All you need to know about SHIF - YouTube](#)) in which many of you participated and which helped answer many questions related or not to COVID-19. We also found a solution for the reimbursement of medical expenses incurred in Lebanon by insured persons residing there, despite the financial crisis and the devaluation of the Lebanese currency. Finally, we have made rapid progress on the issue of making insurance coverage certificates available on SHIF Online (see below).

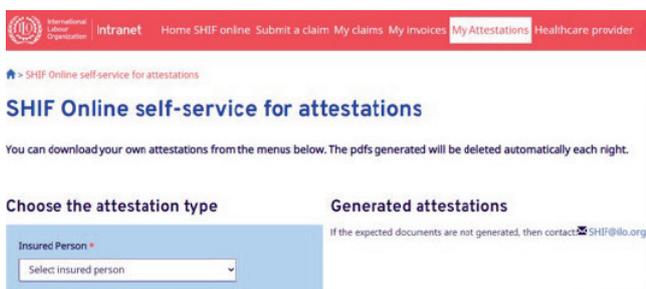
Needless to say, we have many other planned initiatives for 2022, such as the launch of a mobile phone application (App) to complement the services provided by SHIF Online and offer you new means to interact with us.

More than ever, trust your SHIF!

Florian Léger
Executive Secretary
30 March 2022

► Your certificates on SHIF Online

Since late last month you have been able to download certificates of insurance coverage for you and your dependant(s) directly from [SHIF Online](#). The certificates are available in English, French and Spanish. Specific certificates for students and for tax returns (statement of reimbursements per calendar year according to the date of treatment) are also available. This is a new service that many of you have been waiting for and another reason to create a [SHIF Online account](#) for those of you who have not yet done so!



► Virtual general meeting of 17 December 2021

A new virtual General Meeting took place on 17 December 2021. Many insured members, ILO officials and retired officials from all over the world, attended the meeting. It was an opportunity to present the proposed amendments to the SHIF Regulations and Administrative Rules notified by mail to all SHIF insured members in February 2022, to review the financial situation and to go into detail on some SHIF rules. If you were unable to attend, the Executive Secretary's presentation and the video are available on the SHIF website (www.ilo.org/shif).

► Amendments to the SHIF Regulations and Administrative Rules

The new amendments will enter into force on 1 May 2022. No changes to benefits have been made, only

to governance aspects and administrative procedures. They are the result of extensive work by the Management Committee to respond to the recommendations of the external and internal auditors and to clarify certain procedures, in particular with regards to the management of SHIF operations and fraud prevention. These amendments also concern the decisions of the Management Committee and the functions of the Standing Sub-Committee, arbitration and dispute resolution aspects, the holding of the general meeting of insured members and the procedure for changing the Regulations. The circular of 10 February 2022 notifying the proposed amendments can be found [on this link](#).

One important change is worth noting. As from 1 May 2022, invoices above **the equivalent of USD 1'000.00** that have been paid in **cash will not be reimbursable** by the SHIF, unless exceptionally authorised by the Executive Secretary. This measure is aimed at preventing fraud attempts against the Fund.

► SHIF financial situation

The financial situation of the Fund remains very sound. However, for the first time in 2021, benefits paid by the Fund exceeded USD 50 million to reach USD 55 million, an increase of more than 20% compared to 2020. While 2020 was a special year, marked by strict confinements and restricted access to medical care in many areas for several months, the increase in 2021 is unprecedented! Fortunately, due to the increase in the number of insured members, the contributions collected by SHIF also increased, by about 6%, which limited the size of the technical deficit. The return on investments was negative after a positive year in 2020. Overall, the net result for 2021 is negative by USD 3.6 million after a positive result of USD 9.3 million in 2020. The SHIF guarantee fund falls below USD 70 million to USD 67.5 million, while remaining within the statutory limits.

The Management Committee and the Secretariat are currently analysing the reasons for the sharp increase in benefits paid in 2021, to better understand the factors underlying this increase, beyond the impact of exchange rate fluctuations and the growth in the population insured by the Fund. In addition, a new actuarial study will be carried out this year, as provided for in the SHIF Regulations.

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Any inquiry related to affiliations: shifaffiliations@ilo.org

Your technical questions: servicedesk@ilo.org

If you are outside of Geneva and need an advance on benefits for future treatment to be paid to a health care provider, please contact the Director of your field office.