

# SPECIAL JSIS

## JOINT SICKNESS INSURANCE SCHEME



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## OUR HEALTH!

**W**hatever it is, physical or mental, health is one of the pillars of the constitution of the human being. It helps to foster the balance between private life and professional life.

*It does not exist in the world a person with an iron constitution. Sooner or later we will be facing directly or indirectly certain diseases whether they are seasonal, related to the functioning of our body, serious, in connection with our working conditions or even that they are catching up us in the old age.*

*To address these various stages of short- and long-term duration, it is necessary to feel safe about the financial expenditure that can cause our state of health, including medical assistance which may be granted during our disabling period.*

*A good social coverage can help us to face more serenely those moments of our lives, sometimes painful and lived out in solitude.*

***R&D has always been sensitive on this crucial point of the life of each colleague.***

*For these reasons, in addition to the fact that R&D undertook to establish various actions for safeguarding health of staff at work. R&D also fought to preserve our Joint Sickness Insurance Scheme (JSIS) despite the sharp attack of the Council.*

*With such an alarming operational results of JSIS, R&D demonstrated during the negotiations of the 2014 reform the financial viability of the JSIS and the non-existence of a structural deficit. R&D stressed that the reimbursement rules in place should be maintained in parallel with a sound management of JSIS, thus ensuring the balance of the system.*

***If it is important to ensure consistency and fairness in the application of rules across all sites and settlements offices, punish any abuse found and to ensure a sound management of the JSIS, this must not jeopardize the care that needs to be shown for sick persons or the obligation to ensure the quality of working conditions of colleagues of PMO's Settlements Offices.***

*In reply to your various complaints concerning the new rules on reimbursement of medical expenses, and the long waiting times, R&D decided to launch an online survey on the quality of services provided by PMO in the field of JSIS. Results reflect your experiences and expectations. We have also taken into account the results of the survey launched by the Staff Committee of the European Parliament.*

*From now on, we will initiate surveys for each dossier requiring your opinion, in order to be closer to you and your expectations.*

*This special dossier "JSIS" drafted with your valuable collaboration will enable us, we hope, to provide you answers in full transparency.*

*We wish you a happy reading!*

**R&D team**

# JSIS

## Joint Sickness Insurance Scheme

### A JSIS, WHY?

The scheme guarantees to persons covered by it the reimbursement of expenses incurred in the event of illness (including serious and work-related diseases), accident and maternity, as well as the payment of a death grant and care allowances (in the latter case it is rather a social expenditure).

### WHO BENEFITS?

1. The members: officials, temporary agents, contractual agents and pensioners
2. Persons covered by members' insurances: spouses, recognized partners, children, Persons treated as dependent children
3. Complementarity

In 2013, there were 76 455 members, an increase of 68 % over 10 years and 152 852 beneficiaries, an increase of 62.9 % over 10 years.

The ratio of 2 beneficiaries per member remains unchanged for several years.

### REFERENCE TEXTS

The JSIS is governed by articles [72](#) and [85](#) of the Staff Regulations, articles [28](#), [95](#) and [112](#) of the Conditions of Employment of Other Servants, the [Joint Rules](#) on insurance against the risk of accident and of occupational disease of officials and the [general implementing provisions](#).

### FINANCIAL SITUATION

During the period 2009-2013, the operational result of the exercise was a permanent deficit. The deficit amounted to

6.5 % of operating expenditure in 2009, 6.1 % in 2012 and 3.9 % in 2013. Over the same period, the non-operating result is not sufficient to compensate for the operating deficit.

The financial situation of the scheme should be monitored.

#### *The reasons?*

- \* Increase in the price of care and medical interventions without means of rapid actions by the Joint Sickness Insurance Scheme,
- \* High hospital charges
- \* Salary adjustments for 2011 and 2012 limited to 0.8 % and wage freeze in 2013 and 2014,
- \* Recruitment policy, career development...

***Solution for the sustainability of the JSIS: A more rigorous management...***

### A MANAGEMENT TO THE DETRIMENT OF BENEFICIARIES

Operating result for 2014 would be formally in balance, with a surplus of € 800 000. However, a reserve of € 3 million has been set aside for late repayments. This sum may be insufficient — and therefore tip the balance!

In parallel, the non-operational results (income related to the reserve) generated almost € 7 million. All told, for the first time in years, the JSIS shows a surplus due to the many sacrifices imposed! “

### THE JSIS ONLINE

JSIS online was established in early 2014 in order to ensure the management of various dossiers such as the reimbursement of medical expenses, reimbursement for treatment, requests for prior authorization, applications for recognition of serious illnesses.

At the beginning of its launch, users were very satisfied with the deadlines which do not exceeded 2 weeks for the reimbursement of expenses. The situation has deteriorated quite rapidly and subsequently the deadlines have lengthened.

In addition, the beneficiaries have seen considerable change in the assumption of some services

# SIMC



**HEALTH OR MONEY ?**

The JSIS is managed by the SIMC (Sickness Insurance Management Committee), which has 28 members (14 representatives of the administration and 14 staff representatives).

The current Chair of the SIMC (hereinafter the Management Committee) is a staff representative.

Besides the management of the health insurance fund, the Management Committee shall deliver opinions on dossiers seized.

***For a sound management and maintenance of reimbursement rules in place, we moved to a management sometimes vexatious!***

# PMO

The PMO's role is to develop the regulatory framework governing the JSIS.

## SETTLEMENTS OFFICES

The PMO has 3 settlements offices to ensure the management of the files of the JSIS.

The Brussels Office manages the files of beneficiaries based in Brussels and in some Member States, the Luxembourg manages the files of beneficiaries assigned to Luxembourg and the European Parliament staff and in some Member States, and the Ispra Settlement Office manages the files of beneficiaries affected in Italy, of all EEAS HQ and delegations staff and of staff working in certain Member States.

## WORKLOAD

Each Settlement Office share the burden of files to deal with, according to the place of assignment.

In 2013\*, our colleagues from the three Settlement Offices have made reimbursements of medical expenses for a total amount of € 272 348 506. They have dealt with 554 984 requests. They issued 18 487 direct billing. They have also given 2 156 agreements relating to repayments of serious diseases. They have dealt with 15 723 requests for prior authorisations and 18 562 dental estimates.

Regarding our PMO colleagues tarificateurs dealing with the reimbursement of medical expenses: in September 2015, we could find in Brussels 38 tarificateurs including 5 auditors, 1 trainer, 3 team leaders; in Luxembourg 23 tarificateurs - including 2 auditors - and in Ispra 30 tarificateurs, including 2 coordinators and 2 controllers.



## RESULTS OF THE STAFF SURVEY 2014

The results of the last "[Staff Survey 2014](#)" concerning the colleagues from PMO are more than worrying. Indeed, the recruitment of staff has severely declined from 71 in 2013 to 57 in 2014. This difference is even more significant in Luxembourg from 72 in 2013 to 43 in 2014.

The colleagues from PMO demonstrate great professional conscientiousness as 87 % of them are prepared to provide an exceptional effort if requested.

By contrast, only 42 % of staff feels respected, only 44 % think he/she is treated fairly and only 18 % feels he/she works in an atmosphere of well-being. The career development of our colleagues from PMO is seen as the lowest of the Commission.

## WORKING CONDITIONS

***Comparing the staff of the 3 settlement offices and the number of files handled, we can conclude that our colleagues work under constant stress, are in work overload and that offices "open space" does not make it possible to ensure the confidentiality of the files handled or have a maximum concentration.***

***Moreover, the majority of colleagues working at PMO has the status of contractual agent and is in a precarious situation.***

***These are all causes of psychosocial risks. Their health is also to monitor, since according to the [European Agency for Safety and Health at Work](#), in addition to mental health problems, workers subject to a prolonged stress may develop serious health problems, including cardiovascular disease or muscle-skeletal disorders.***

***R&D acknowledges that without good working conditions, our colleagues from PMO cannot respond adequately to the request of the beneficiaries.***

***R&D calls for a screening exercise to measure the actual workload of each staff member in relation to the files and an audit on working conditions.***

***Should "bench-marks" be established to have better working conditions in PMO?***



\* Annual report of the SIMC 2013.

# RESULTS OF THE SURVEY



Address the increasing difficulties with the PMO and the functioning of JSIS online and also respond to complaints of colleagues working in the PMO, R&D launched an online survey from 21 May to 4 June 2015 to all staff in the various places of employment. We also took into account [the results of the survey launched by the Staff Committee of the European Parliament](#). 1200 colleagues took part.

## YOUR PARTICIPATION

3 202 colleagues to participate in this survey, divided as follows: Brussels (67.71 %); Luxembourg (19.24 %); JRC, agencies and EEAS (13.05 %).

## PROBLEMS ENCOUNTERED

### *In delegations*

Colleagues face specific problems linked to their place of employment. They depend on the Ispra Settlement Office, this is why R&D Ispra will launch a survey shortly in order to respond to their needs.

### *In general*

Since the beginning of 2014, 46.66 % of colleagues do not perceive any service improvement after the launching of JSIS online.

### **Colleagues face recurrent problems such as:**

- **Long deadlines for reimbursement of medical expenses,**
- **A quality of service which has worsened,**
- **No human contact with the medical officer,**
- **Certain requests for prior authorisations refused without justification,**
- **Poor management of cases of serious diseases.**

## THE JSIS IN GENERAL

### **Contact by telephone**

50 % of colleagues have already tried to contact the sickness insurance service by telephone.

For 80 % of them, the waiting time before having an on-line operator was not reasonable. This is felt mainly in Brussels with a rate of 85.50 %, while in Luxembourg the rate is around 60 %.

Moreover, only 48.62 % of staff were satisfied with the information provided. In Luxembourg, this rate is 63.27 %

### **Rate of reimbursement of medical expenses**

The majority of staff know approximately the rate of reimbursement of medical expenses and the ceilings for medical services.

By contrast, 72 % of them do not know the notion of "excessiveness".

However, most colleagues are familiar with the concept of "assumption".

### **Agreements between the JSIS and hospitals**

The majority of colleagues based in Brussels is aware of the existence of agreements with hospitals. However, in Luxembourg over the majority is not aware of them.

### **Reduction in the rate of reimbursement of certain benefits**

50 % of colleagues have seen reductions in reimbursement, for instance for medicines, dentistry and prior authorisations. 35.06 % of colleagues based in Luxembourg saw that.

For 91 % of these colleagues, supporting documentation or explanations were not at all satisfactory.

Pour 91% de ces collègues, les justificatifs ou explications n'étaient pas du tout satisfaisants.

### **Extension of authorization**

14.87 % of colleagues who have received authorisations for treatments for which they had received a previous authorization have seen a rejection of extension.



# RESULTS OF THE SURVEY

## JSIS ONLINE

### **Online reimbursement system**

93 % of colleagues who responded to the survey have already used the online reimbursement system.

For 76.67 % of colleagues find the modus operandi easy. However, the colleagues for whom the modus operandi is not easy (23.33 %) refer to the loss of time to encode and scan documents.

Only 28 % of colleagues have already connected from the outside. 80 % of them have found a facility to connect.

### **Deadlines for reimbursement of requests**

Approximately 60 % of colleagues have not experienced any reduction in the time needed for reimbursement compared to the paper-based system, this being particularly felt in Luxembourg with a dissatisfaction rate of 75.65 %.

The reimbursement form is understandable for 3/4 colleagues surveyed. However, some colleagues may wish to see included the name of the file manager as well as the reimbursement rate applied.



### **Online help**

60.84 % of staff have already used the online system. 48 % of them are not satisfied with the structure of the module in order to find the questions. Of these, 34.95 % are not at all satisfied with the replies received in this way.

# IN CONCLUSION

## CONCERNING THE QUALITY OF SERVICE

It follows from the analysis of the investigation and comments of colleagues a net quality decrease of the service provided due to the long deadlines for reimbursement, the many rejections of reimbursement, the too long waiting times for the prior authorization applications, the non-renewal of the recognition of serious illness, the lack of communication with the case-handlers.

## CONCERNING THE RULES ON REIMBURSEMENT

Although colleagues know exactly the reimbursement rates applied, terms such as excessiveness are unknown for the majority.

Colleagues in Luxembourg have no real knowledge about agreements with hospitals while cases of over-charging are quite common.

## ON JSIS ONLINE

A vast majority of colleagues is familiar with this new tool and found it easy.

However, for colleagues dissatisfied by this new tool, the main reason is the loss of time for encoding data and scanning the documents.

## GENERAL CONCLUSION

***JSIS online has been launched in order to facilitate the work of the case-handlers of PMO and shorten the deadlines for reimbursement.***

***However, it is clear that the deadlines for reimbursement have lengthened and that colleagues from PMO support an unreasonable workload.***

***In addition, in response to the operating deficit of JSIS, PMO has put in place a management sometimes vexatious instead of applying sound management as recommended R&D .***

# R&D RECOMMENDATIONS

*R&D has always defended the staff whether in terms of its rights or their working conditions. Moreover, the implementation of a policy to prevent psychosocial risks is one of the political priorities of the Union.*

*When we launched the survey, we wanted to be closest to your expectations to understand you better, and serve you.*

*Thank you for responding to the questions and for taking the time to send us your comments. It is thanks in particular to the open questions in the survey that we could extract actually your views on this service.*

*We also wanted to understand how a new tool designed to meet both the case-handlers - making it easy for them - and beneficiaries - by shortening deadlines for reimbursement - could not meet these requirements.*

*After considering all the data brought to our attention, we have seen the dissatisfaction of two categories of staff: On the one hand, our colleagues 'beneficiaries' who feel aggrieved by the new procedures of the Settlement Offices; On the other hand, our colleagues from PMO working under pressure and that would like that their work is recognized by everyone!*

*In the light of this situation, we cannot deal with only a case without the other. It is for this reason that we will submit two types of recommendations: One concerns the Settlement Offices and their management that has become sometimes vexatious and the other in relation with the working conditions of PMO colleagues.*

## RECOMMENDATIONS ON THE SETTLEMENT OFFICES IN TERMS OF:

### **Quality of service**

- Reduction of deadlines for reimbursement
- Creation of a call centre
- Foster human contact
- Allow beneficiaries to follow their dossiers
- Ensure equal treatment in each place of employment

### **Reimbursement rules**

- Adoption of a sound management without using humiliating methods
- Establishment of RCAM Card
- Indication of the reimbursement rate in the reimbursement statement
- Dissemination of information to all staff which allows it to know the basic rules of JSIS,
- Systematical justification of all refusals of applications, whether they concern reimbursements, prior authorizations, renewals of professional or serious illnesses, etc.

### **JSIS online**

- Ensure the confidentiality of data,
- Improve the module for better use of the beneficiaries

## RECOMMENDATIONS REGARDING WORKING CONDITIONS WITHIN THE PMO

### **Number of persons**

- Carry out a screening exercise to assess the workload for each job
- Hiring additional staff to overcome the workload

### **Working conditions**

- To ensure that staff has sufficient break time
- Ensure that staff has the right working environment in particular for personnel working on sensitive matters such as ultra-confidential files on diseases
- To audit the working conditions



