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Why did my health insurance contribution increase in July?

"Why did my contribution to health insurance increase in July?"

This is the most frequently asked question that the UN Health and Life Insurance Section receives from staff and retirees enrolled in the UNHQ health insurance plans.

Your premium changes in July, because premium adjustments are effected annually in July.

But why do premiums go up?

The UNHQ-administered health plans are self-insured plans funded by all of us (plan participants) and the Member States. We all contribute to a common fund and the premiums are calculated based on the actual amount of medical services consumed during the previous year (July to June). Therefore, our utilization directly impacts the premiums we pay.

So, how can we contribute to reducing the cost?

Cost containment does not mean that we will have to reduce the number of required doctor visits or medication intake.

Instead, preventive and on-time care are strongly encouraged!

We can contain cost by visiting in-network providers who provide medically necessary care at reasonable cost. You will also pay less out-of-pocket.

We can also contain cost by eliminating abuse and rejecting fraudulent claims.

Next week you will discover why and how we can look for in-network providers, fight fraud, waste and abuse and become a well-informed health consumer.

In the meantime, we kindly invite you to visit www.un.org/insurance for additional information.

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Submitted by JGEORGE on Fri, 11/20/2020 - 19:41

Good article , Lot of times , most of us think what UN provides is just like any other insurance that is out in the market. Good to realize it is self funded program and we all share the cost!

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