AFICS ASSEMBLY
UNHQ Health Insurance Programme

Start the new plan year well informed

United Nations

Today’s agenda

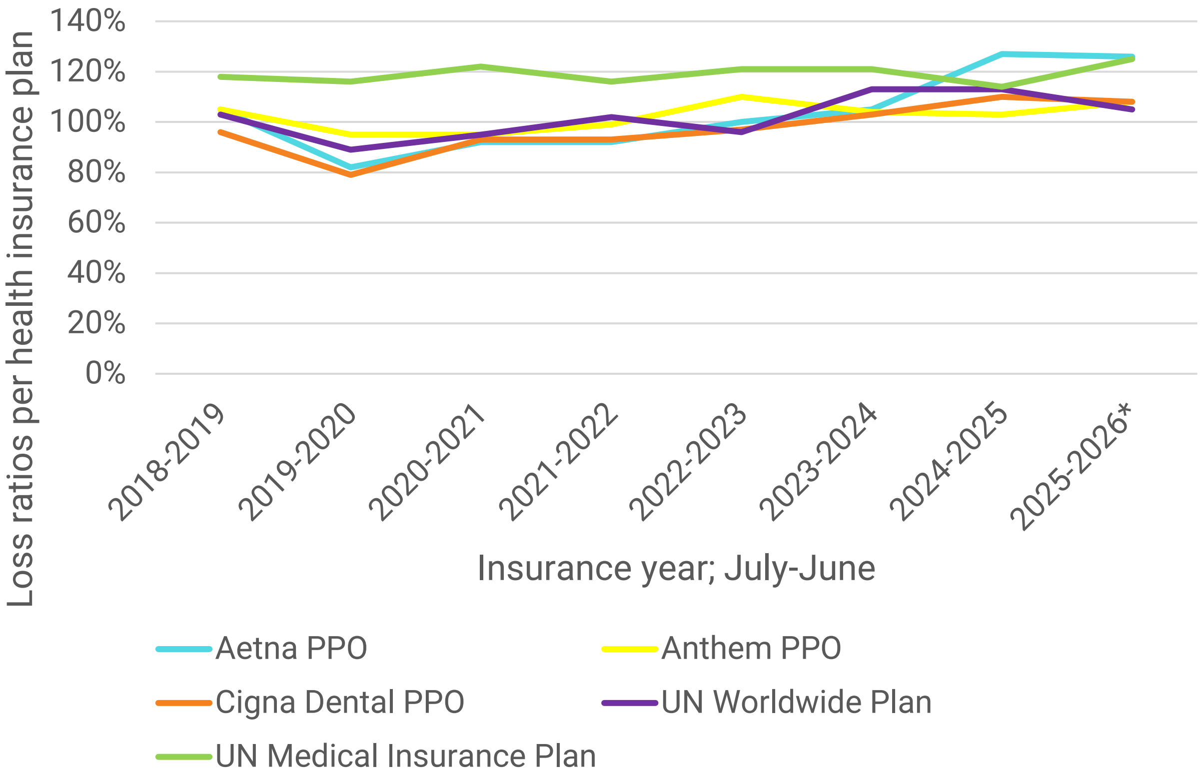
1. Performance overview of our health insurance plans

2. Key drivers of increased claims costs

3. Actions to manage these costs and contain future premiums

4. How to stay informed

Performance overview of our health insurance plans



- Loss ratio = proportion of programme cost to premiums collected
- If loss ratio > 100%; premium rate increases are required
- Premium rate increases are required for all UNHQ administered health insurance plans in July 2026

* projected based on 9 months paid claims

Key drivers of UN claims experience

- **Medical inflation** driven by overall inflation and new technologies, workforce shortages and infrastructure expenses
- **Maturing and aging plan participants** leading to higher plan utilization
- **Rising drug costs**, especially for specialty medications and those without generics
- **A post-COVID rebound** in healthcare utilization, driven by previously deferred care and the progression of more serious conditions resulting from delayed diagnoses and lack of preventive care.
- **Use of out-of-network providers**, leading to higher reimbursement rates
- **Emergency Room (ER) visits for non-emergency issues**, resulting in avoidable high-cost care
- **Underutilization of preventive services** can lead to late-stage, more expensive treatments
- **Chronic conditions and mental health issues** intensified by delayed care during the pandemic

10 ways participants can help control costs

1. **Use in-network providers** to benefit from negotiated rates and avoid excess charges
2. **Prioritize preventive care** including vaccinations, screenings, and annual check-ups
3. **Utilize available nurse case management services** offered by TPAs if you are in the hospital or have a serious health condition
4. **Avoid ER visits** by visiting urgent care or GP visits instead of the emergency room for non-emergencies
5. **Leverage telehealth services** like LiveHealth Online,Teladoc or Cigna Global Telehealth for convenient, cost-effective consultations
6. **Enroll in Medicare Part B if eligible**, Medicare becomes the primary payer and the UN health insurance plans becomes the secondary payer
7. **Review plan documents and updates** to stay informed on covered services and policy changes
8. **Obtain pre-certification for upcoming treatments** to allow support and avoid claim denials
9. **Opt for generic medications** when available to reduce prescription drug costs
10. **Prevent fraud, waste and abuse** by verifying your Explanations of Benefits and claiming medically necessary care only

How to stay informed

- **9 June 2026** from 7:00 - 8:30 am EST: HLIS information session – UN Worldwide Plan
- **9 June 2026** from 10:00 - 11:30 am EST: HLIS information session – US-based plans
- **11 June 2026** from 10:00 am - 4:00 pm: In-person event in UN Secretariat

- Website: www.un.org/insurance
- Email: ashi@un.org
- Walk-in client service:
  - Tuesdays 9:00 am – 12:30 pm
  - Thursdays 12:00 pm – 3:30 pm

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Contact:

HLIS/OPPFB/DMSPC
www.un.org/insurance
ashi@un.org