

# WORLD HEALTH ORGANIZATION

**Information Note: 23/2025**

**Subject: Amendments to the Staff Health Insurance Rules effective 1 July 2025**

**Distribution: All SHI Participants**

**Date: 20 June 2025**

## **Purpose**

The purpose of this Information Note is to inform all SHI participants that the Staff Health Insurance (SHI) Rules will be amended as a result of decisions made by the Director-General following recommendations by the SHI Global Oversight Committee (SHI/GOC) after its twenty-ninth and thirtieth meetings held in November and December 2024.

The rationale for changes includes:

- facilitating participant access to health care;
- reducing the administrative burden on participants when accessing health care and submitting claims;
- facilitating the processing of claims by SHI;
- potentially incurring savings for participants and the SHI Fund; and
- facilitating understanding for participants.

The table below gives a summary description of the amendments effective 1 July 2025.

## **Important**

Participants are reminded that before seeking medical care, they should consult the SHI Rules and ascertain whether benefits are covered as the SHI benefits are subject to conditions, limitations and/or exclusions as contained in the SHI Rules. It is the responsibility of participants to inform themselves of the SHI Rules, including any amendments thereof. If participants have any doubts with respect to reimbursable benefits, they should contact SHI (list of contacts can be found [here](#)).

Participants are also reminded that claims for reimbursement must conform to the SHI Rules and must be submitted within 12 months of the date of the bill for the services rendered. You are encouraged to submit claims regularly and to contact SHI for assistance in case you are having issues submitting your claims.

## Amended SHI Rules effective 1 July 2025 – Summary description

<b>Major format, editorial and renumbering changes.</b>	
<b>Introductory Page</b>	<ul style="list-style-type: none"> <li>• Addition of Participating Entities</li> <li>• Addition of confidentiality statement.</li> </ul>
<b>Appendix (glossary of terms)</b>	<ul style="list-style-type: none"> <li>• Clarification of definition of continued SHI participation (previously “ASHI”).</li> <li>• Some definitions moved to Part B – Benefits or Benefits Table, e.g., maxillofacial surgery, medical report, off-label use of medicines, prescription.</li> <li>• Abbreviations added.</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• New section: Introduction to Benefits giving all information relevant to accessing health care.</li> <li>• New paragraph on prior approval.</li> <li>• Systematic requirement of an additional medical report removed for <b>4 benefits</b> (the SHI Medical Adviser can still request this if necessary.)</li> <li>• Requirement for a prescription removed for <b>13 benefits</b>, including for a designated number of sessions of occupational therapy, physiotherapy, osteopathy, podiatry, etc.</li> <li>• <b>12 benefits</b> previously requiring a medical report and prior approval can now be reimbursed with a supporting prescription, e.g., corrective lenses following eye surgery.</li> <li>• Sessions with a dietitian are no longer linked to certain pathologies. A medical report for long-term nursing care only required every 5 years.</li> <li>• All vaccines, as recommended by national authorities of country of residence or WHO, will be covered at 100% (removing exhaustive list).</li> <li>• Reimbursement for homeopathy is removed in view of evidence indicating lack of efficacy.</li> </ul>
<b>Claims and reimbursements</b>	<ul style="list-style-type: none"> <li>• Reimbursement of medical treatment in the USA (Rules C.6 &amp; C.7) redesigned in table format for ease of understanding.</li> <li>• Non-AMRO/PAHO staff members whose recognized place of residence for recruitment purposes is in the United States and their family members will no longer be limited to the 60% maximum reimbursement.</li> <li>• Claims submission requirements in bullet-point list for ease of reference.</li> <li>• New paragraph on proof of payment.</li> <li>• New 12-month time-limit for paying members to query reimbursements.</li> <li>• Clarification on procedure for disputes.</li> </ul>
<b>Eligibility and Contributions</b>	<ul style="list-style-type: none"> <li>• <b>Staff member</b>: Participation for new staff members no longer obligatory if already covered by health insurance of UN or UN Common System Organizations (e.g., as a spouse or as a former staff member).</li> <li>• <b>Non-dependent child 18-28</b>: Removal of requirement for a child to not be in gainful employment.</li> <li>• <b>Dependent mother, father, brother or sister</b>: Participation no longer obligatory if already mandatorily covered by a national scheme in country of residence.</li> <li>• <b>SHI continued participation</b>:             <ol style="list-style-type: none"> <li>i. Spouse: qualifying period of SHI participation reduced from 10 to 5 years.</li> <li>ii. Where both spouses are former staff in SHI, both contribute separately.</li> <li>iii. 3 months’ notice required to cancel SHI participation.</li> <li>iv. Withholding of reimbursement where a former staff without a UN pension does not pay SHI contributions within time-limit.</li> </ol> </li> </ul>

<b>Finance</b>	<ul style="list-style-type: none"> <li>• To define component parts of SHI net assets as reported in the SHI Financial Statements so they are attributed to both participating entities and their participants.</li> <li>• To ensure that contributions from participating entities at least cover their claims in any given year.</li> <li>• To ensure that participating entities are progressively funding future claims for their participants.</li> <li>• To reduce the SHI reserve from one-third to one-sixth of the previous year's reimbursements.</li> <li>• To introduce rules for fair withdrawal of assets for participating entities to protect the SHI Fund for its participants.</li> </ul>
<b>Governance</b>	<ul style="list-style-type: none"> <li>• Addition of a specialized sub-committee of the SHI/GSC to examine cases of off-label use of medicines and other complex medical cases.</li> </ul>

The amended SHI Rules, effective 1 July 2025, are available on [SHI-Online](#).

**SHI can be contacted for additional information by email [shihq@who.int](mailto:shihq@who.int) or by telephone +41.(0)22.791.18.18.**