SUMMARY NOTE

iFHP Sustainability Member Network Meeting 18 June | 2025

iFHP's Sustainability Member Network is chaired by Ros Toms from NIB in Australia. The member network meets once a quarter to discuss challenges and opportunities in members' ESG strategies.

Below is a summary of the meeting.

Ros Toms is Group Executive - Legal and Chief Risk Officer at nib, where she leads the organisation towards a global Sustainability Portfolio with a clear focus on social, environmental, and ethical considerations.

Meeting note

Meeting Summary: iFHP Sustainability Network – June 18, 2025
Facilitator: Sophie Jennings (Chairing in Ros's absence)
Main Presenters:

- Hanna Krayer, Head of Sustainability, Helsana
- Josianne Merz, Head of Strategy and Change, Helsana

Participants included representatives from: Switzerland, South Africa, Ireland, and the UK

Topic: Sustainability and Health Equity in Swiss Health Insurance – The Helsana Model

Global Context:

- 50% of the global population lacks access to basic health services.
- Life expectancy varies by up to 30 years worldwide.
- Healthcare costs contribute to global poverty.
- These issues relate to SDG 3 (Good Health) and SDG 1 (No Poverty).

Overview of the Swiss Healthcare System:

- Mandatory basic insurance for all residents regardless of income, age, or health status.
- Funded through individual premiums (not taxation); non-profit model.
- Over 50 insurers compete, but all offer the same basic coverage.
- Strong solidarity principle: billionaires and low-income citizens receive the same basic benefits.
- Highly decentralised system influenced by geography (Alps), leading to many small hospitals.

Historic Evolution:

- Before 1996: Voluntary insurance led to inequality and regional inconsistencies.
- 1996: Mandatory health insurance introduced via referendum.
- Prevention became a strategic priority in the 1950s, shifting from a cure-focused model.

Contemporary Challenges:

1. Ageing Population: By 2050, one in three Swiss residents will be over 65. Elderly currently account for half of healthcare costs.
2. Climate Change: Switzerland is heating at twice the global average. Health impacts include heat-related illness, air pollution, and disease risk.
3. Cost and Affordability: Premiums increase annually (~4%). One-third of residents struggle to afford coverage.

Future-Focused Solutions:

- Digital Health Tools: Platforms like Composana offer symptom checks and digital consultations. Strict data laws limit personalised analytics.
- Prevention 2.0: Helsana invests in digital and nature-based prevention tools, including hiking trails and wellness apps.
- Sustainability Strategy: Helsana has integrated sustainability into its corporate strategy, with net zero carbon targets by 2050. Full carbon accounting (Scope 1, 2, and 3) is in place.

Cross-National Discussion Highlights:

- Ireland (Fiona Murphy): Described a two-tier public/private model. Prevention and telehealth are growing. Strong GDPR-aligned data laws apply.
- South Africa (Michelle Culverwell): Offered to share insights offline due to complexity.

Closing:

- The session emphasised Switzerland's solidarity-based, high-quality health model and Helsana's strategic approach to sustainability.
- Participants expressed interest in further collaboration and learning from Helsana's example.
- Sophie Jennings invited follow-up contact for continued dialogue.

Next Sustainability Member Network meeting

(to be confirmed, but likely in September)

Topics see below. Looking for a presenter on climate change strategy and accessibility & prevention. Please get in touch if you would like to present on either topic.

Topic	Presenter
Bupa Sustainability Project – Single use plastics	TBC
CSDDD and global implications for corporations	TBC

Terms of Reference

Find a copy of the draft Terms of Reference here:

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