

Prevention policy of French National Pension Insurance Fund - Cnav

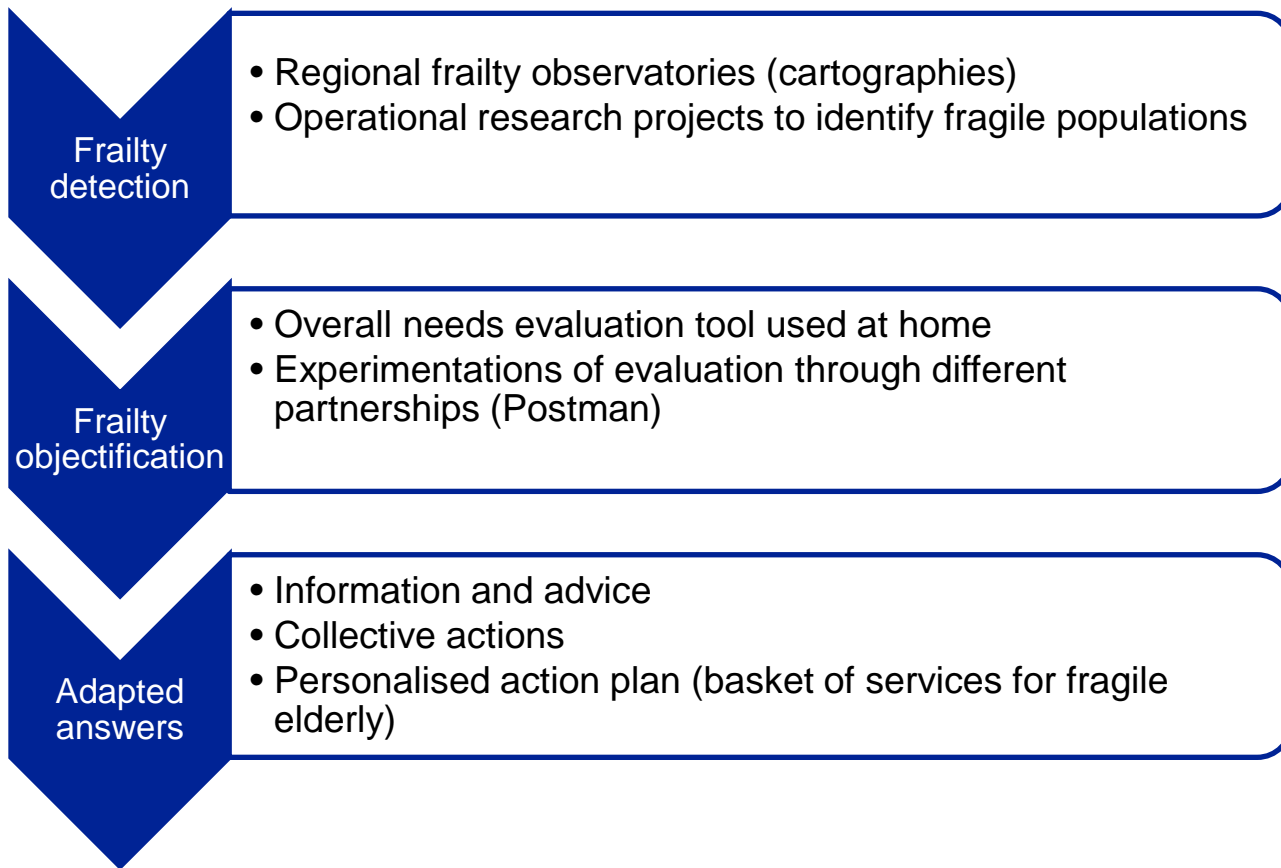
Eu Falls Festival 2016
Bologna, Italy

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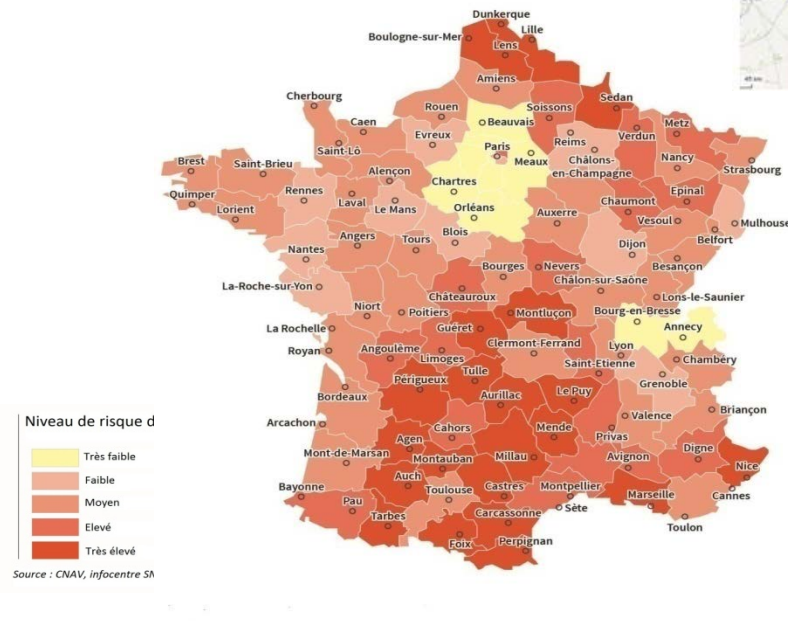
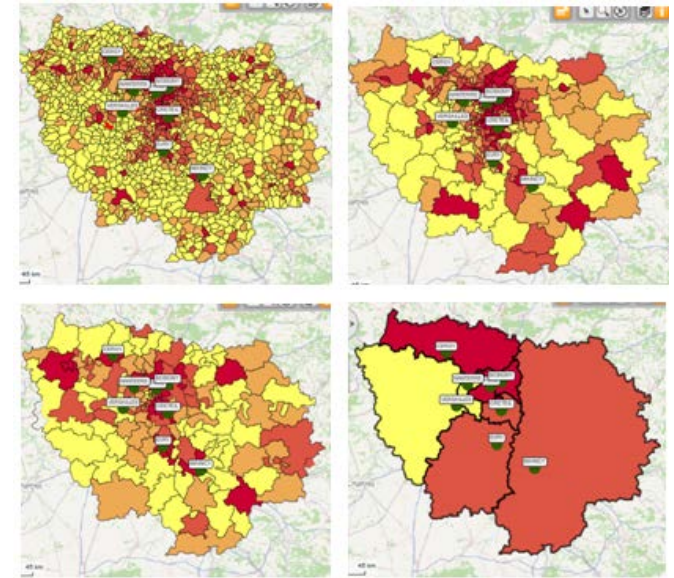
- **Dependency costs**
 - 34 billion euros in 2010
 - About 8 to 10 billion euros more in 2040
- **Life expectancy vs disability-free life expectancy**
 - Strategic issue : to gain 2 years of DFLE from now to 2020 (France: 61,9 years old VS Sweden: 71,7; Bulgaria: 63)
- **Housing adaptation for the ageing population**
 - Only 6% of adapted housing in France (16% in Netherland)

A overall approach strategy



Data from national health insurance and national pension insurance fund

- Identification of at-risk territories
- Field for social prevention policy



Frailty observatories – Example of action

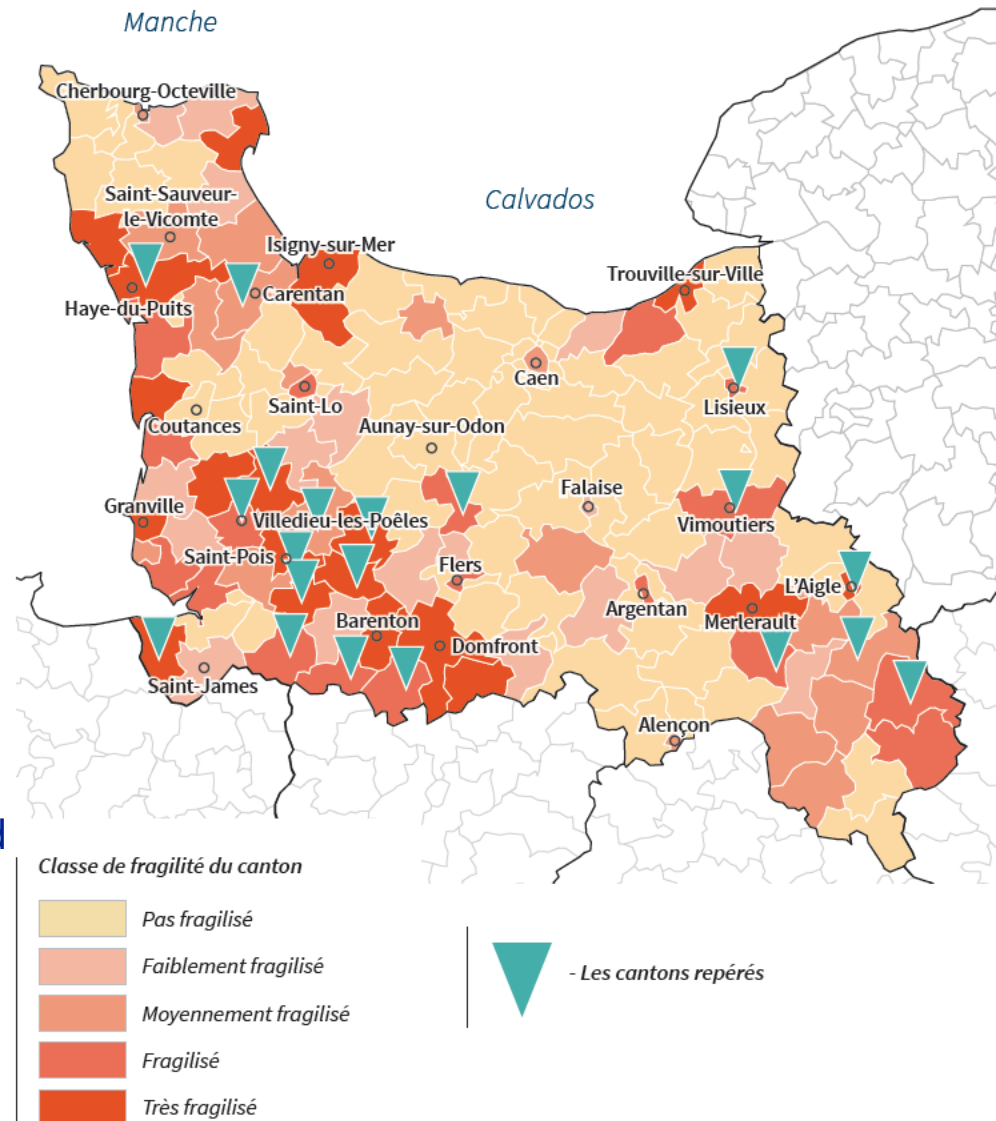
Normandy: 31 at-risk territories identified

→ Financial frailty

→ Isolation situation

→ Limited health care offers

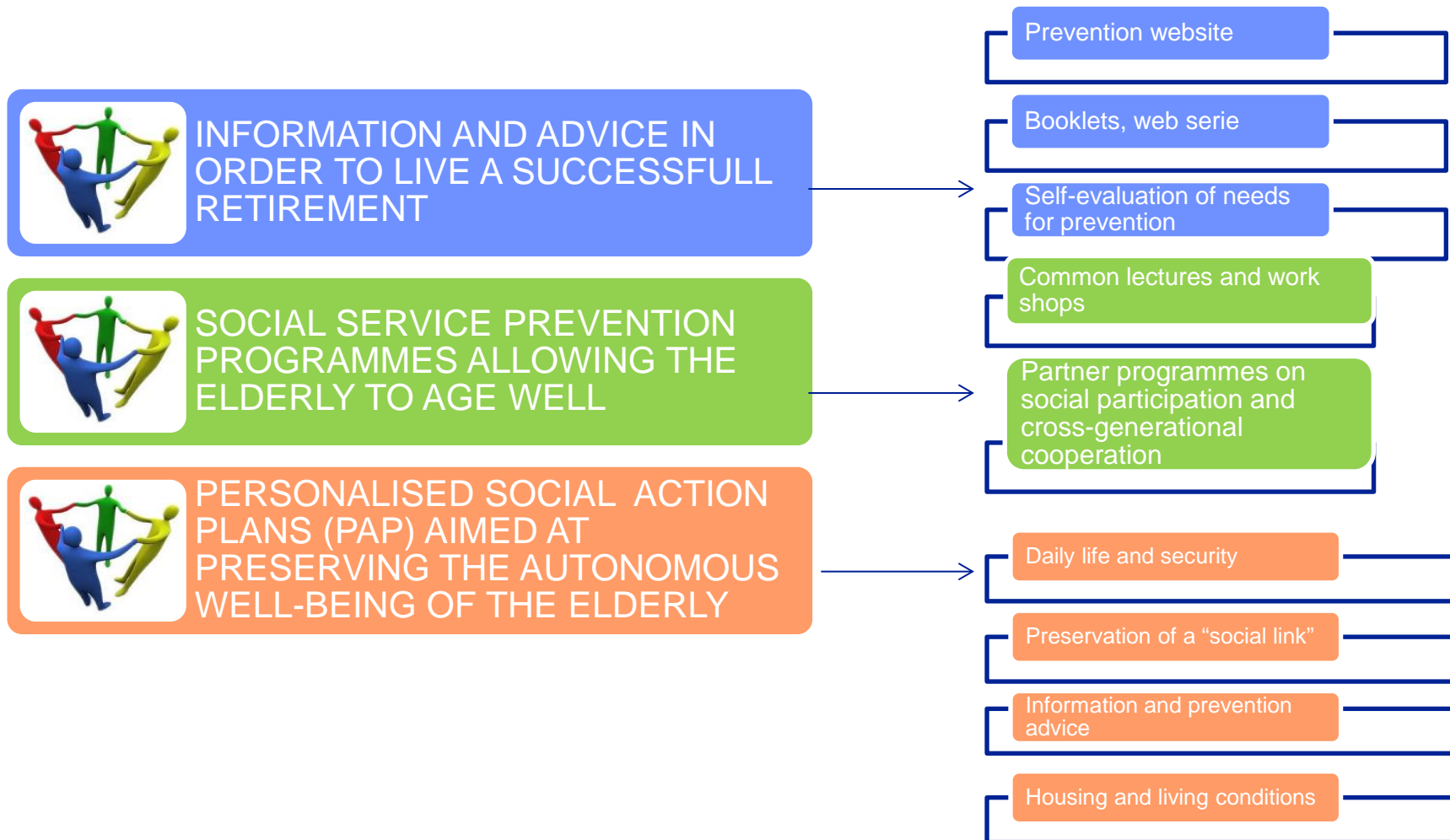
Results: Actions led with the French post office on these territories : frailty objectification through questions and tailored services provided.



Overall needs evaluation: analysis of all living conditions and the environment surrounding the retiree in order to determine:

- His/hers need for aids; the exact nature of his/hers needs
- Financial aids that can be granted
- The evaluation is realised at home by a social worker
- A new frailty-screening instrument to accurately predicts the risk of frailty in older adults (FRAGIRE), based on expert consensus and psychometric analysis.
- Multidimensional analysis of living conditions and the environment surrounding the person
- Integration of a risk prevention dimension (GIR 5 and 6 as well as risks related to a breach in life)

A 3 level strategic orientation



Level 1 : Information and advice

Leaflets



Web-serie



Internet website



Theater play



Objective : progressively industrialise collective actions for the entire territory

- Reinforcing their visibility and accompanying the retirees (in 2014: more than 190 000 participants)
- Financially contributing to services and ensuring a part of the costs for the retirees
- Accompanying the professionals training

Collective actions include:

- Conferences, collective workshops based on national frames of references, approved by scientific experts, and organised through a *Prevention Process*
- Collective events focusing on social relationships



Level 2 - Collective prevention programs



Objectif : personalized follow-up to manage "crisis episodes"

- **Two-step system:**
 - Comprehensive evaluation of needs
 - If agreed and validated by local pension fund, Personalized Action Plan implemented

Key points:

- Daily life and security
- Support to socialization
- Information on prevention
- Housing environment

Priority: take up temporary crises in a swift and accurate way

Exemple: returning home after hospitalization

**3 baskets of services are experimented since 2014
to improve adapted answers**



- Daily life help: 62%
- Mobility aids: 37%
- Assistance and security: 36%
- Shopping aids: 21%
- Well-being: 21%
- Prevention workshops: 17%
- Minor works: 14%
- Home meal deliveries: 13%
- Leisure aids: 3%



Since December 2015: new law of adapting society to the aging of the population

Reinforcement of prevention policies:

- Reinforcement of assistance to fragile persons together with the CNAMTS
- Housing
- Coordination of partnerships
- Targeting of actions based on a frailty analysis

Public authorities reflexion themes:

- Individual cross-referring of data within the Social security organisations
- Information and prevention related to the period between working life and retirement
- Industrialisation of collective actions
- Identification of frailty/frailties
- Coordination of actors