

# Insurance cartel holds secret meeting on AIDS

by an EIR Special Correspondent

From June 13-14, leading representatives of the international insurance and reinsurance cartel met secretly in The Hague, Netherlands, to discuss the theme, "Insurance and AIDS."

One consensus that emerged from the proceedings was that "hospices and home care" should be encouraged as means to reduce costs in treating AIDS victims, by "getting AIDS victims out of the hospitals." With such a consensus, the meeting of insurance influentials should give a new impetus to euthanasia and other forms of genocide. It was appropriate that the host country of the meeting was Holland, where euthanasia is practiced more widely and openly than in any other Western country.

The meeting was sponsored by The Geneva Association, a shortened name for the "International Association for the Study of Economics of Insurance." The Geneva Association's secretary general and administrator is Prof. Orio Giardini, the in-house economist of the malthusian Club of Rome, and one of the leading figures in the European environmentalist movement.

Participants and speakers came from UNESPA, the Spanish insurance company federation based in Madrid; Lloyd's of London; Allstate of the United States; Alte Leipziger Versicherung of West Germany, Nationale-Nederlanden of Rotterdam, Holland; and others.

The meetings began with a presentation by researchers from the Rand Corporation on their newest model mapping the spread of AIDS. Then, on the afternoon of June 13, the central theme was "The Problem of Aging of Populations." On the morning of June 14, insurance company experts from around the world presented the newest findings on the global AIDS situation.

According to one senior insurance company operative who attended the meeting, and who asked to remain anonymous, certain ideas for "containing costs" for AIDS victims were discussed among participants. "Home care and hospices are precisely what was under discussion. Some of the large insurance companies in the U.S. have opened *their own* hospices, which is not being widely discussed, and we're not saying what the names of the companies are. We can say, with safety, that this is a growing trend."

This individual continued, "The secret is to get AIDS victims out of the hospitals. . . . No one wants to build more hospitals for AIDS victims, that is completely the opposite

from the direction we want. . . . What *might* happen in certain countries, is that AIDS victims might take up a certain amount of hospital beds. But the worst impact is not the number of beds, it is the overall *cost* of treating AIDS. The point is that treating one AIDS patient is equivalent to treating 120,000 patients suffering from other diseases. So, the emphasis is on the cost angle rather than the bed angle. In short, people are going down the hospice route."

He said that some attendees at the meeting in The Hague gloated that "quite successful means for containing costs" had been found, which had, in some cases, brought the cost of treating AIDS patients down to \$40,000 per patient. Insurance experts believe this can be reduced further to \$30,000 within the next few years.

He said that the companies also hoped that a less expensive means of treating AIDS medically than AZT might be found. "AZT is more efficacious, but also costly."

## 'Managed' genocide

In practice, hospices are death camps, and advocacy of hospice care is support for Nazi euthanasia.

With their "cost containment" fanaticism and vast international financial power, the insurance/reinsurance cartel is the party ultimately responsible for sabotaging national health policies to deal with and defeat the AIDS virus. It is the signature of the Swiss-Venetian-centered cartel that one reads in the recent reports of the White House Commission on AIDS, the National Academy of Sciences, Surgeon General Koop's mass distribution pamphlet, and in the statements by the World Health Organization and the Centers for Disease Control. All have made a priority of "containing costs" in dealing with AIDS, rather than making a priority of a scientific approach to defeat the AIDS virus.

Exactly one year before the meeting in The Hague, The Geneva Association, in a June 15-16, 1987 West Berlin conference, "Problems and Perspectives of Health Insurance," focused on propagandizing about favorable "cost containment" developments in U.S. health care. One leading speaker, Dallas Salisbury of the Employee Benefit Research Institute of Washington, D.C., stressed that "concern over cost" had produced the concept of "Managed Cure," meaning "cost containment initiatives . . . aimed at reducing unnecessary hospital use." A second speaker, Thomas C. Ramey, presi-

dent of American International Healthcare, stated, "The challenge facing the state and the private health insurance industry in addressing the public's need for adequate health care services and coverage is enormous. There is a predictable tension between an ideal and a reality. The *ideal*—one supported by most governments—is the idea that all citizens should have access to adequate health care. The *reality* is that the demand for health care services exceeds the resources of the state."

Further on, Ramey stated, "One of the biggest innovations and changes in health care conventional wisdom was the concept of *Managed Care*. The private sector was clearly the innovator in this approach to health care delivery. . . . Whether it is Health Maintenance Organizations [HMOs] in the U.S., or privatization efforts elsewhere, this phenomenon has provoked insurance companies, among others, to look at *management of the process of delivery of health care* as a consideration for investment of resources and a goal of business development. Suddenly, insurance companies, in order to grow market share or to simply maintain position in the marketplace, have had to invest *capital, employ new techniques, and become involved in the process of delivering services*, rather than confining themselves to activities associated with claims processing.

"'Managed health care' means, in part:

● Close monitoring of utilization and cost patterns.

● Checkpoints on access to expensive and excessive services (e. g.:  
sity.

● Active intervention to encourage least expensive modality of treatment consistent with quality.

"Semantics: Insurance + Managed Care = Managed Health Insurance. . . .

"As we look ahead [we see] the future framed in spiraling costs, a growing elderly population, fewer state resources, and a pervasive anxiety about how to cover the expense and demands of catastrophic care. . . ." (Emphasis in original.)

And all this without even mentioning the explosion of AIDS victims in the United States. Indeed, the meeting in The Hague came as the next big step.

In West Berlin, Holland's G. W. de Wit, researcher adviser to Rotterdam's Nationale-Nederlanden, played up the findings of the "Dekker Commission" on how various means of "privatization" of insurance, could help phase out certain categories of individuals and illnesses from guaranteed insurance protection.

### Giarini's Club of Rome utopia

What is the nature of the organization that sponsors conferences at which such ideas are propounded?

The Geneva Association was founded in 1973, with the aim of "encouraging research and economic analysis of uncertainty and insurance." One of its founders, and today one of its honorary presidents, is former French Prime Minister

Raymond Barre, who also sits on the General Council of the highly influential Assicurazioni Generali of Trieste, Italy. Its President is Prof. Reimer Schmidt, president of the council of surveillance of the Aachener und Münchener Versicherung AG of West Germany; and its vice presidents include Odo Hattink, president-delegate of the executive of the Nationale-Nederlanden; Bernard Pagezy, President of the "Group de Paris"; and Anthony Ratcliff of London, director general of the Eagle Star Group of the U.K.

Geneva Association General Secretary Giarini is regarded as somewhat of a *wunderkind* for his ideas on the economics of the "post-industrial service economy." He is a radical gnostic, who has developed a theoretical complex that sees "resources" as completely decoupled from the *physical economy*. In September 1983, at a conference co-sponsored by The Geneva Association, the Institute for Insurance Studies of Trieste, and the Club of Rome, Giarini stated, "Economy is the rational attempt to use resources to better the life of man. We must use resources in the best possible way. We don't live in a typical industrial revolution. . . . We are a service economy. This is *not* the economy of the last century. . . . We can't rely on the classical economists. We have the condition of service, the economy of services. . . . Lawyers, insurers, priests can be thought of as increasing wealth today. These can *become* activities which lead to an increase of value."

To advance this weird idea, in October 1985, Giarini founded a new Services World Forum, based in Geneva, which published its first volume in March 1987, entitled, *The Emerging Service Economy*.

Giarini is a key insider in a complex of organizations based in Geneva, centered around the Centre Européen de la Culture, established by one of the leading gnostic-satanist philosophers of this century, Denis de Rougemont, who died in 1985. De Rougemont, in the postwar period, was one of the seminal figures in the deindustrialization of Western societies since the 1960s.

Together, Giarini and de Rougemont, with Geneva's Sadruddin Aga Khan, established an organization named Ecoropa in 1976. It became the umbrella organization for the European environmentalist movement.

De Rougemont's philosophy was expressed in his last work, *The Future within Ourselves*, in which he praised the "New Age" ecologist-terrorist Longo Mai collective of France as the "least vulnerable pattern" for a future of global food shortages and political upheavals. He said that Longo Mai is "the prototype of the 'Green Europe.'"

Longo Mai has been praised by the Soviet media since the early 1980s, which has welcomed its "alternative lifestyle." The group believes in splitting European nation-states into small ethnic-linguistic enclaves, and bringing an end to modern industrial civilization.

*The Future within Ourselves* was published as a part of a Pergamon Press series co-directed by Orio Giarini.