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A Compass for Health



By Anner Nicks

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Health is the most important asset we have. This makes it all the more important to protect it. The topic of «health and health insurance» just ranked first place in the charts of a Credit Suisse 2023 report ranking what are the most worrying issues for Swiss people.

But what exactly is health? In 1948, the World Health Organization WHO defined health as follows: «Health is a state of complete mental, physical and social well-being and not merely freedom from illness and infirmity. Enjoying the best possible state of health is a fundamental right of every human being, regardless of race, religion, political opinion, economic or social status.» This is of course a nicely worded, lofty definition, which also pretty much encompasses all key elements we would consider as well, especially that it is not merely the freedom from illness.

Yet in clinical medical practice, health is often reduced to the physical level and simplified as the absence of illness. But health is much more than simply not being ill. We associate health with joy in life, satisfaction and physical and mental fitness – health is associated with happiness.

“Similar to wealth management, Family Health Offices offer specialized, unbiased advice, bridging the knowledge gap in healthcare. This integration enhances wellbeing and improves health outcomes, providing comprehensive care for affluent families.”



What influences our health? Is illness an unavoidable fate? The influencing factors are diverse. Personal predispositions such as genetics and behaviors are the basis, but the social environment and the environmental conditions around us also have a major influence. Many factors we can control to some extent, but also many factors of health are beyond our direct influence.

As complex as our health is and as diverse the factors that influence health, so very large are the range of services that the global health system has to offer. But can you navigate through through this medical services maze? Who really knows what you need and where you can get help for it? What are the pitfalls and misalignments of incentives in the medical system? Are you at risk of being overtreated, even to the point that you may undergo a serious operation that is not actually necessary?

According to the Swiss Federal Statistical Office, around five out of ten hospitalizations in Switzerland in 2022 were associated with a surgical procedure. Public health systems around the world are under immense pressure to be cost effective. Private medical service providers, pharmaceutical companies and companies that produce medical devices are businesses which are under pressure from their owners to turn a profit. This often results in overworked doctors, incorrect incentives leading to unnecessary prescriptions and procedures, wrong advice and treatments and above all even unnecessary operations – even in Switzerland, as was found out most recently even at the Heart Surgery Department

of the largest University Hospital of the country in Zurich. At the Zurich University Hospital, the heart surgery department essentially started to work more in the interest of the medical device industry than in the interest of patients, with incentives linked to the number of devices implanted, for example. Very few patients acquire the full information and understanding of what is the optimal treatment for them, let alone the steps which are actual needed towards a full recovery.



What you would need is having someone beside you at all times where their main goal is your health, and not their income or meeting the monetary or other objectives set by the hospital management or pharmaceutical companies. Someone who, whenever there is a health crisis, would stay focused and do all that is necessary in order to find for you the best medical advice and guidance. No hidden agendas or incentives involved, just objective advice driven by precise information analysis, research and consultation with top doctors in the relevant field. And likewise, and perhaps even more important, someone providing guidance on no-nonsense preventive medicine and advice on effective measures to increase your healthy lifespan.

Today, there is a myriad of procedures and tests available, as well as treatments and supplements, many of which are unclear in regard to their effectiveness, reliability and safety. If you do not want to experiment on yourself or being misled, it is essential that a scientific approach is taken to what makes sense and what does not in preventive medical testing and procedures available today, including the many longevity innovations currently promoted. Many even regularly and widely applied tests, such as regular mammography screening, have been proven to be ineffective, even counterproductive. Whereas other available testing, such as pharmacogenetic tests or certain allergy tests, are not widely applied even though they provide invaluable information for health and wellbeing.

The [SIP Medical family office](#) is such a trusted intermediary. We help global families bridge the knowledge gap between themselves and the medical professionals they use for both preventive care and wellbeing treatments as well as in cases where medical attention is

needed for a particular condition or in an emergency. SIP was established over 25 years ago in Zurich, Switzerland, originally as a consulting firm for international health insurance and related services. Today, the firm and a panel of experienced doctors provide comprehensive services with the only focus being the good health of medical family office members. At SIP, the most suitable, advanced methods of treatments are sought and applied, and SIP connects patients to the best specialists around the world. In an emergency, SIP has a response team who can intervene globally at short notice.

A family office, in the traditional wealth management sense, looks after the assets of rich individuals and families. The SIP Medical Family Office does the same but focused on one's only real asset: health.

SIP is based on four pillars:

- Privileged, priority-access to the best healthcare service providers
- Provision of top-tier international private medical insurance
- Individual medical records management
- Comprehensive preventive medicine programs

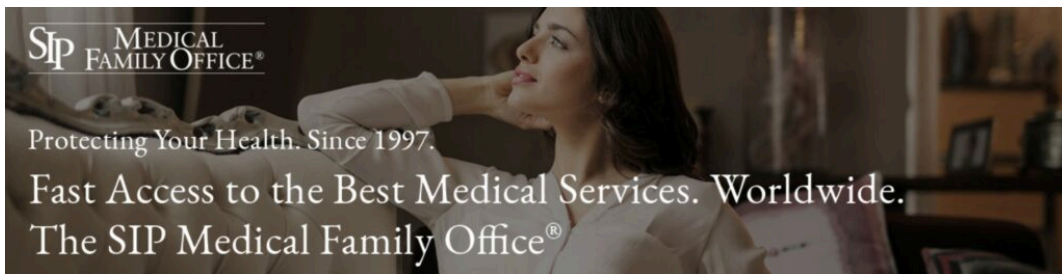
The [SIP Medical Family](#) is a concept developed out of the expertise gained over some 30 years of dealing with the medical issues of hundreds of international clients for whom international private medical insurance was arranged, and the expertise gained through this experience. SIP focuses entirely on a family's health, on a comprehensive basis and without conflicts of interest.



About the Author

Anne Nicks is Health Advocate at SIP Medical Family Office®.

For over 25 years, individuals, families, and companies have been relying on SIP's expertise to protect their health around the world. Founded as an International Private Medical Insurance advisor, SIP has developed into what is today known as a Medical Family Office. Combining the expertise from private medical insurance with a holistic approach towards proactively planning one's health, it has been SIP's mission to protect people's health since 1997.



Good to know:

What is a Family Health Office?

A Family Health Office manages the health and wellbeing of affluent families much like how traditional family offices manage wealth. Key services include:

1. **Privileged Healthcare:** Access to top medical experts and optimal care guidance.
2. **International Medical Insurance:** Lifetime, worldwide coverage with freedom of choice.
3. **Medical Records Management:** Secure, centralized storage with global access.
4. **Preventive Medicine:** Tailored check-ups to prevent health issues.
5. **Patient Guardianship:** Professional healthcare directives for critical decisions.

Similar to wealth management, Family Health Offices offer specialized, unbiased advice, bridging the knowledge gap in healthcare. This integration enhances wellbeing and improves health outcomes, providing comprehensive care for affluent families.