



EUROPEAN UNION

# Three regulatory bodies accuse Andorra of being a risk for the EU

The Executive and San Marino deny the accusations as they comply with the regulations

EBA, ESMA and EIOPA allege that the three small states would pose risks for consumers

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Three regulatory entities of the European Union, the European Banking Authority (EBA), in charge of banking supervision, the European Securities and Markets Authority (ESMA), specialized in the stock markets, and the European Insurance and Occupational Pensions Authority (EIOPA), the insurance regulatory agency, sent a letter to the European Commission that was made public by the international media Politico, accusing Andorra, Monaco and San Marino of what, if the association agreement were to be signed, would pose «significant risks for consumers», claiming that the three small states «have historically maintained less rigorous financial regulations» and that they «could be prone to money laundering and other illicit activities».

From the Executive, this news was received yesterday through the Politico article with «surprise» at an «unfair treatment and assessment» by the three entities, as reported by Government sources. The Executive denied these accusations, since, in the case of Andorra, it has already been making progress for a decade in terms of fiscal cooperation and all the accusations of possible risks that they allege in the letter written by the three agencies are resolved thanks to the monetary agreement with the European Union of 2011, where it was agreed that the Principality would comply with the same legislation in this matter as the rest of the member states of the European Union, thus avoiding several cases of which regulatory bodies have warned. On the other hand, Andorra has submitted and continues to be open to constant evaluations focused on preventing these incidents that the three banking entities allege that Andorra could grant and pose risks for European consumers. International entities such as the International Monetary Fund (IMF) or the Council of Europe's Committee of Experts (CoE) on measures against money laundering and terrorist financing, Moneyval, have endorsed and assessed progress «very positive-



GOVERN D'ANDORRA

► The Secretary of State for Relations with the European Union, Landry Riba, and the Vice-President of the European Commission, Maros Sefcovic.

**The 2011 monetary agreement obliges Andorra to comply with regulations to avoid accusations**

**The Principality has passed multiple evaluations by the IMF and Moneyval that confirm Andorran rigor**

ly» that Andorra has developed for many years in the prevention of these crimes, in addition to passing these assessments «with a higher grade than many member states of the European Union», according to government sources.

The Executive has informed that «they had not pointed this out to us» at any time during the negotiations, and the Government explained that the accusations «do not coincide with the Andorran reality». From the Government, it was alleged that if «Andorra poses a risk for financial services, the Government can prove that it does not». The Executive also pointed out that the negotiations of the association agreement could not have reached the current state if the Principality did not comply with this type of regulations and

prevention mechanisms optimally, since «without these advances, there would have been difficulties» to negotiate between Andorra and the European Union.

The Government pointed out that it has not yet been able to contact the vice-president of the European Commission and responsible for the negotiations, Maros Sefcovic, on this matter, nor has it shared impressions with the other states involved, Monaco and San Marino. A meeting is scheduled for next week with Vice President Sefcovic, where it is expected to clarify this event, in addition to which the Executive is open to meeting with the three regulatory entities in order to explain why the Principality does not assume these risks of which they have accused the country and solve this af-

fair that puts «Andorra's reputation in question».

On the other hand, the Politico article also mentions the reaction shown by the Ministry of Foreign Affairs of the Republic of San Marino, who also received the news «with surprise». From San Marino, it has been pointed out that the problems of the past have nothing to do with this process of negotiating the association agreement with the EU, since the three small states have been making efforts for many years to transpose European regulations in this area with mechanisms to promote fiscal and financial cooperation between the three small states, where they have made an equal effort to the rest of the member states of the European Union, according to the Government of San Marino. ≡

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HEALTH

# More than 91% of the population has an assigned referring doctor

Patients who require a referring doctor represent 53.7% of residents



**Helena Mas**  
MINISTER OF HEALTH

«The trend towards an increase in healthcare costs is observed due to the increase in chronic diseases and the cost of innovation»

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More than 91% of the population resident in the country has an assigned reference doctor. This is clear from the data provided yesterday by the Minister of Health, Helena Mas, after the question of the president of the Andorra Endavant parliamentary group, Carine Montaner, in relation to the launch of the preferred route, in which she indicates that on July 31st, 91.67% of citizens have a referring doctor or pediatrician. In this way, with respect to patients who, due to their illness or condition, require a referring specialist doctor (MER), it was pointed out that they represent 53.7% of residents (44,875). The data provided by the ministry also report on the evolution of the percentage of people who have accessed the MER, going from 7.3 in December 2019 to more than half of the population in June 2023. The medical specialties with the most assignments are dermatology, otorhinolaryngology, cardiology, orthopedic surgery and traumatology (TOC), angiology, urology, psychiatry, gastroenterology, rehabilitation and pulmonology.

With reference to health expenditure for the Andorran Social Security Fund (CASS), there is a progressive increase in the amount requested from the parapublic, but, they emphasize, there are no relevant changes in the amount applied to the CASS for consultations with the primary care doctor and the specialist. «The tendency towards a progressive increase in healthcare costs is observed everywhere, due to the aging of the population, the increase in chronic diseases and the cost of health innovation, among other reasons», affirmed Mas.

Regarding user satisfaction, from



►► The Andorran Health Care Service.

**The specialties with the most assignments are dermatology, cardiology and traumatology**

the Andorra Research and Innovation health barometer survey carried out between March 10th and 29th, 2022 on a sample of 900 people over 18 years old, it is analyzed that the degree of average satisfaction stands at 9.1. In this regard, it should be noted that 51.7% of respondents rated the consultations with the referring doctor as a 10 and 91.7% as a 7.

In relation to satisfaction with the implementation of the preferred route, for 59.8% of the respon-

dents, the incorporation was very or quite positive (17% very positive and 42.8% quite), 10.2% neither positive or negative, 14.6% consider it not very positive and 9.5% not at all. With regard to the general degree of satisfaction with the health system in the country, 45.4% of the citizens questioned consider that it works quite well and 44.1% that it still requires some changes, while 14.6% consider it not very positive and a 9.5% at all.

**THE ELECTRONIC PRESCRIPTION, IN 2024 //**

The electronic prescription will be effectively implemented over the next year. The ministry is working on the creation of a single drug database that includes Spanish and French brands with price. This first phase, they indicate, is at a «very advanced» stage and the forecast is to complete the registration during the autumn. The next step, they explain, is the way in which the prescription will be carried out by medical professionals, a phase that they catalog as «highly complex», but they hope that it can be started in a generalized way, nowadays they work with the Medical school, at the end of 2023. Mas stated that the last phase for the correct application of the electronic prescription is the integration of the applications of the pharmacy offices to receive it from the shared clinical history and to be able to do the invoicing at the CASS.

«Work has begun on this last phase with the College of Pharmacists, although it is more difficult to schedule, as it requires evaluating the operation of the previous phases, solving the dysfunctions and adapting the computer applications», she pointed out. Finally, regarding the generalization of the third payer for the entire population, remember that today the regime is in force for people with disabilities and those over 65 years of age for diagnostic, medical and dental procedures and that, soon, will extend to pharmaceutical provision. ≡

## Analytical tests can now be consulted in the Andorra Salut application

They work to get the radiodiagnostic test reports consulted

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Users of the Andorra Salut application can now independently and quickly consult the results of the tests that have been carried out in the country's clinical laboratories. With this new step, the will of the Government and the Andorran Health Care Service (SAAS) to facilitate access to health information through this application, which already has 24,018 users, is confirmed. Currently, it is available to consult the tests carried out between now and September 30th, 2022, but it is planned to progressively inclu-

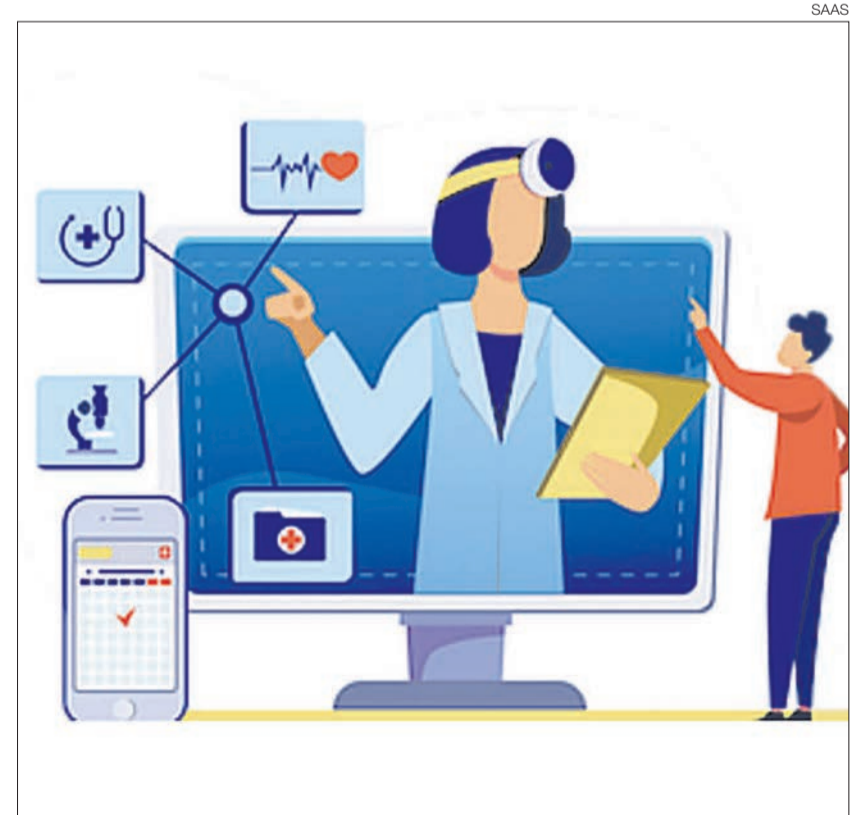
de the analyzes carried out prior to this date.

This update adds to the possibility of consulting image diagnostic tests, which have been available in the application since January. In this sense, the Ministry of Health and the SAAS are working so that

**The aim is to facilitate access to health information through the application, which already has 24,018 users**

before the end of 2023 the reports on the radiodiagnostic tests can be consulted. Another planned innovation is the activation of 'push-up' notifications when opening the application to announce public health campaigns, from the first quarter of 2024.

It should be remembered that the application went live in the summer of 2021 with the aim of digitizing the patient's relationship with the health system, facilitating procedures and streamlining processes. At this time, users can consult and request appointments at SAAS medical consultations; review hospital medical reports; access medical prescriptions; participate in health surveys; check the status of the COVID-19 process; and know your care network. ≡



►► An image of the Andorra Health application.