

AS AMENDED BY THE HOUSE OF ASSEMBLY

A BILL

entitled

HEALTH INSURANCE AMENDMENT ACT 2021

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WHEREAS it is expedient to amend the Health Insurance Act 1970 to provide for the funding for a programme for comprehensive maternity care and critical maternal health education in respect of women that are uninsured; and to amend the Health Insurance (Standard Health Benefit) Regulations 1971, the Health Insurance (Health Insurance Plan) (Premium) Order 2015, the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988, the Health Insurance (FutureCare Plan) (Premium) Order 2015 and the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 to either increase or decrease premiums payable and to increase certain benefits;

Be it enacted by The Queen's Most Excellent Majesty, by and with the advice and consent of the Senate and the House of Assembly of Bermuda, and by the authority of the same, as follows:

Citation

1 This Act may be cited as the Health Insurance Amendment Act 2021.

Amends Health Insurance Act 1970

2 Section 3A of the Health Insurance Act 1970 is amended by inserting after subsection (2G), the following—

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“(2H) There shall be paid, out of the Mutual Re-insurance Fund, such sum as is sufficient to fund a programme for comprehensive maternity care and critical maternal health education in respect of women that are uninsured. ”.

Amends Health Insurance (Standard Health Benefit) Regulations 1971

3 The Health Insurance (Standard Health Benefit) Regulations 1971 are amended—

- (a) in regulation 9 by—
 - (i) deleting “\$355.31” and substituting “\$400.31”;
 - (ii) deleting “\$81.99” and substituting “\$92.38”;
 - (iii) deleting “\$331.97” and substituting “376.97”;
 - (iv) deleting “\$76.61” and substituting “\$86.99”;
- (b) in regulation 10 by—
 - (i) deleting “\$1,227.53” and substituting “\$1,094.30”;
 - (ii) deleting “\$283.28” and substituting “\$252.53”;
 - (iii) deleting “\$1,025.96” and substituting “\$1,070.96”;
 - (iv) deleting “\$236.76” and substituting “\$247.14”;
- (c) in regulation 11—
 - (i) in paragraph (1)(a)(i), by deleting “\$177.66” and substituting “\$200.16”;
 - (ii) in paragraph (1)(a)(ii), by deleting “\$41.00” and substituting “\$46.19”;
 - (iii) in paragraph (1)(b)(i), by deleting “\$613.77” and substituting “\$547.15”;
 - (iv) in paragraph (1)(b)(ii), by deleting “\$141.64” and substituting “\$126.27”;
- (d) in regulation 12—
 - (i) in paragraph (1)(a), by deleting “\$41.00” and substituting “\$46.19”;
 - (ii) in paragraph (1)(b), by deleting “\$141.64” and substituting “\$126.27”.

Amends Health Insurance (Health Insurance Plan) (Premium) Order 2015

4 The Health Insurance (Health Insurance Plan) (Premium) Order 2015 is amended—

- (a) in paragraph 2—
 - (i) by deleting “\$429.24” and substituting “\$459.24”;
 - (ii) by deleting “\$99.06” and substituting “\$105.98”;
- (b) in paragraph 3—
 - (i) by deleting “\$190.00” and substituting “\$220.00”;

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- (ii) by deleting “\$43.85” and substituting “\$50.77 ”;
- (c) in paragraph 4—
 - (i) by deleting “\$1,104.78” and substituting “\$1,239.60”;
 - (ii) by deleting “\$254.95” and substituting “\$286.06”.

Amends Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988
5 The Schedule to the Health Insurance (Health Insurance Plan) (Additional Benefits)
Order 1988 is amended by inserting after paragraph 13B—

“13C. Prescription drugs approved by the Committee: 100% of the
drugs’ (whether brand name or generic) cost to the beneficiary, to
an amount not exceeding \$1,000 per policy year.”.

Amends Health Insurance (FutureCare Plan) (Premium) Order 2015
6 The Health Insurance (FutureCare Plan) (Premium) Order 2015 is amended—

- (a) in paragraph 2—
 - (i) by deleting “\$500.14” and substituting “\$530.14”;
 - (ii) by deleting “\$115.42” and substituting “\$122.34”;
- (b) in paragraph 3—
 - (i) by deleting “\$1,498.48” and substituting “\$1,528.48”;
 - (ii) by deleting “\$345.80” and substituting “\$352.73”.

Amends Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009
7 The Schedule to the Health Insurance (FutureCare Plan) (Additional Benefits) Order
2009 is amended in paragraph 2 by deleting “\$2,000” and substituting “\$3,000”.

Commencement

8 This Act shall come into operation on 1 November 2021.”

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EXPLANATORY MEMORANDUM

This Bill seeks to amend the Health Insurance Act 1970 to provide for the funding for a programme for comprehensive maternity care and critical maternal health education in respect of women that are uninsured. The Bill further amends the Health Insurance (Standard Health Benefit) Regulations 1971, the Health Insurance (Health Insurance Plan) (Premium) Order 2015, the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988, the Health Insurance (FutureCare Plan) (Premium) Order 2015 and the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 to either increase or decrease premiums payable and to increase certain benefits.

Clause 1 provides a citation for the Bill.

Clause 2 amends section 3A of the Health Insurance Act 1970 to insert subsection (2H) to provide for the funding for a programme for comprehensive maternity care and critical maternal health education in respect of women that are uninsured.

Clause 3 amends regulation 9 of the Health Insurance (Standard Health Benefit) Regulations 1971 to increase the standard premiums payable in respect to standard health benefits by \$45. Regulation 10 is amended to reduce the monthly standard premium for persons over 65 years who do not qualify for subsidised hospital treatment by \$133.23. Regulation 11 is amended to increase the amount of standard premium an employer is entitled to deduct with respect to the employees who are not over the age of 65 years, who do not qualify for subsidised hospital treatment. Regulation 11 is further amended to decrease the amount of standard premium an employer is entitled to deduct with respect to the employees who are over the age of 65 years, who do not qualify for subsidised hospital treatment. Regulation 12 is amended similarly to increase or decrease the amount an employer can deduct on termination of employment based on whether an employee is or is not over the age of 65 years and does or does not qualify for subsidised hospital treatment.

Clause 4 amends the Health Insurance (Health Insurance Plan) (Premium) Order 2015 to increase by \$30 the monthly premiums payable under paragraph 2 in respect of each health insurance plan and under paragraph 3 by persons under the age of 21 years who qualify for subsidy. Under paragraph 4 the monthly premium payable by persons over the age of 65 years who do not qualify for subsidy is increased by \$134.82 monthly.

Clause 5 amends the Schedule to the Health Insurance (Health Insurance Plan) (Additional Benefits) Order 1988 to insert paragraph 13C to provide the benefit approved by the Committee for 100% prescription drugs' cost to a beneficiary to a maximum amount not exceeding \$1,000 per policy year.

Clause 6 amends the Health Insurance (FutureCare Plan) (Premium) Order 2015 to increase by \$30 premiums under paragraph 2 for persons who qualify for subsidy and under paragraph 3 for persons who do not qualify for subsidy.

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Clause 7 amends the Schedule to the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 in paragraph 2 to increase the benefit approved by the Committee for prescription drugs from \$2,000 to \$3,000.

Clause 8 provides a commencement date for the Bill