

HOW WILL THE NHI PLAN FUNCTION?

- **Membership and Contributions:** After legislation, the National Insurance Board (NIB) will register members, issue membership cards, and collect contributions from the groups of contributors.
- **Use of Health Services and Payments:** When care is needed, members will visit private or public providers for services in the benefit package. The NHI Office will pay all providers directly at an agreed public sector reference rate.
- **Persons using private health facilities** may be asked to make co-payments for their services. It is proposed that co-payments will not be required from patients treated at public health facilities.



NATIONAL HEALTH INSURANCE IMPLEMENTATION PROJECT

We welcome your questions and suggestions regarding the proposed NHI plan.

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NHI

- QUALITY - UNIVERSAL - AFFORDABLE -
HEALTHCARE

WHEN WILL THE PROPOSED NHI PLAN START?

The NHI Plan is still in the design stage as there are some key actions which must be undertaken.

These include:

- Consultations with stakeholders and the public;
- Preparation and passage of legislation;
- Improvements in services provided by public health centres and hospitals.

AFTER THIS CONSULTATIVE PHASE IS COMPLETE, A FINAL REVIEW OF THE PROPOSAL WILL BE UNDERTAKEN.

PROPOSED National Health Insurance



APRIL 2006

Frequently Asked Questions

WHAT IS NATIONAL HEALTH INSURANCE (NHI)?

- NHI is a not-for-profit health plan. NHI shares the cost and benefits of quality health care among all members.
- Members share the cost by making contributions based on ability to pay. Government assists by paying for children and low-income persons.
- Members benefit by having ready, timely access to quality health services when they need care.

NHI is not new. It was first implemented in Germany in 1883 and is now used in most developed countries such as France, Japan, and Canada to finance health care. In comparison to countries without NHI, (e.g United States), NHI countries have lower health costs and better health outcomes (eg. longer life expectancy and lower infant mortality rate).



WHO WILL BE MEMBERS OF NHI?

- Membership will be compulsory for all legal residents of The Bahamas, regardless of age, income or health status.
- Tourists and illegal immigrants will not be eligible to join NHI. They will have to pay for the health care services they receive.

ALL LEGAL RESIDENTS OF THE BAHAMAS WILL JOIN NHI.

WHY DOES THE BAHAMAS NEED NHI?

- To assist individuals in accessing and paying for health care. Most Bahamians enjoy good health. However, when faced with serious illness or injury :
 - many have to borrow, ask for donations, or hold cook-outs to raise money for care;
 - many delay seeking care and are forced to live with the pain and discomfort of their illness.
- To assist Gov't in meeting the health needs of the population:
 - The Bahamian Government firmly believes that health care is a right of all, not a privilege of the few.** NHI will provide another source of funds to pay for more and better quality health care for all Bahamians.



The NHI Plan will cover:

- Outpatient visits
- Prescription drugs
- Lab tests & imaging services
- In-hospital care
- Overseas care for services not available locally and in emergency cases
- Emergency transport for patients from the Family Islands

NHI WILL ESTABLISH AGREEMENTS WITH PRIVATE AND PUBLIC PROVIDERS FOR THESE SERVICES.

WHO PAYS FOR NHI & HOW MUCH WILL IT COST?

The NHI Plan will have 3 groups of contributors:

(1) Workers, employers and the self-employed.

They will pay 5.3% of wages. This may be shared equally between employers and employees (2.65% each). Examples of employees' monthly NHI contribution, at varying salaries, are shown in the table below.

(2) Pensioners.

It is proposed that pensioners contribute \$1 per day.

(3) Government.

The Government will pay contributions for children, qualifying low-income Bahamians and 50% of the contribution for its employees.

Monthly Salary	NHI 2.65% contribution
\$800	\$21
\$1,200	\$32
\$1,800	\$48
\$2,500	\$66
\$3,000	\$80
\$5,000 +	\$133

