

# AS TABLED IN THE HOUSE OF ASSEMBLY

A BILL

entitled

## HEALTH INSURANCE (MISCELLANEOUS) AMENDMENT ACT 2014

WHEREAS it is expedient to amend the Health Insurance Act 1970, and the Health Insurance (Standard Hospital Benefit) Regulations 1971; and to revoke the Health Insurance (Portability) Regulations 1971 and the Health Insurance (Portability of Subsidy) Regulations 1973:

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 (Miscellaneous) Amendment Act 2014.

### Amends the Health Insurance Act 1970

2 The Health Insurance Act 1970 is amended—

- (a) in section 2(1)(b) by deleting the words “four-fifths” and substituting the words “seven-tenths”;
- (b) in section 2(1)(bb) by deleting the words “nine-tenths” and substituting the words “four-fifths”;
- (c) by deleting section 3 and substituting the following—

“No entitlement to the receipt of a subsidy for hospital treatment received outside Bermuda

3 Where any person receives hospital treatment outside Bermuda, he shall not be entitled to claim and recover a subsidy for such treatment.”; and

- (d) in section 3A by—
  - (i) repealing paragraph (2);
  - (ii) deleting paragraph (2A) and substituting the following—

“(2A) There shall be paid out of the Mutual Re-Insurance Fund to—

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- (a) the Council;
- (b) the Fund; or
- (c) FutureCare Fund,

such sum as the Minister may, from time to time by order, prescribe.”.

Amends the Health Insurance (Standard Hospital Benefit) Regulations 1971

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

- (a) in regulation 3 (viii) by inserting after the word “facilities” the words “when provided by the Bermuda Hospitals Board”;
- (b) by deleting regulation 4 and substituting the following—

“Limitation of benefit

4 Benefit in respect of in-patient treatment prescribed in regulation 2 shall, subject to regulation 8, apply without limit as to the duration of the period of confinement in hospital.”;

- (c) by deleting regulation 8 and substituting the following—

“Standard hospital benefit not to extend to a hospital outside Bermuda

8 For the avoidance of doubt, standard hospital benefit shall not extend to cover treatment in a hospital outside Bermuda.”;

- (d) in regulation 9 by—
  - (i) deleting “\$325.84” and substituting “\$301.85”;
  - (ii) deleting “\$75.19” and substituting “\$69.66”;
  - (iii) deleting “\$43.57” and substituting “\$29.18”;
  - (iv) deleting “\$10.05” and substituting “\$6.73”; and
- (e) in regulation 10 by—
  - (i) deleting “\$1,303.36” and substituting “\$1,207.40”;
  - (ii) deleting “\$300.78” and substituting “\$278.63”;
  - (iii) deleting “\$43.57” and substituting “\$29.18”;
  - (iv) deleting “\$10.05” and substituting “\$6.73”;
- (f) in regulation 11—
  - (i) in paragraph (1)(a)(i) by deleting “\$162.92” and substituting “\$150.93”;
  - (ii) in paragraph (1)(a)(ii) by deleting “\$37.60” and substituting “\$34.83”;
  - (iii) in paragraph (1)(b)(i) by deleting “\$651.68” and substituting “\$603.70”;

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- (iv) in paragraph (1)(b)(ii) by deleting “\$150.39” and substituting “\$139.32”;  
and
- (g) in regulation 12—
  - (i) in paragraph (1)(a) by deleting “\$37.60” and substituting “\$34.83”; and
  - (ii) in paragraph (1)(b) by deleting “\$150.39” and substituting “\$139.32”.

Revocations

4 The following Regulations are hereby revoked—

- (a) Health Insurance (Portability) Regulations 1971; and
- (b) Health Insurance (Portability of Subsidy) Regulations 1973.

Commencement

5 This Act shall come into operation on 1 April 2014.

## HEALTH INSURANCE (MISCELLANEOUS) AMENDMENT BILL 2014

### EXPLANATORY MEMORANDUM

This Bill seeks to amend the Health Insurance Act 1970, Health Insurance (Standard Hospital Benefit) Regulations 1971; and to revoke the Health Insurance (Portability) Regulations 1971 and the Health Insurance (Portability of Subsidy) Regulations 1973.

Clause 1 is the citation.

Clause 2 amends the Health Insurance Act 1970. In particular: (a) section 2(1)(b),(1) (bb) is amended by reducing the percentage costs payable in relation to the prescribed persons; (b) section 3 is repealed and replaced to make it clear that no person shall be entitled to receive a subsidy for hospital treatment received outside Bermuda; (c) section 3A is amended: (i) by repealing paragraph (2) as it is redundant; (ii) by deleting and substituting paragraph (2A) thereby allowing sums, ordered by the Minister, to be paid into the Bermuda Health Council, Health Insurance Fund, and FutureCare Fund.

Clause 3 amends the Health Insurance (Standard Hospital Benefit) Regulations 1971. In particular: (a) regulation 3 is amended to clarify that the use of haemodialysis facilities is a standard hospital benefit only when it is provided by the Bermuda Hospitals Board; (b) deleting and substituting regulation 4, to make regulation 4 subject to regulation 8; (c) deleting and substituting regulation 8 to clarify that standard hospital benefit shall not extend to treatment in a hospital outside of Bermuda; (d) amending regulation 9 thereby reducing the standard premium payable in respect of the standard hospital benefit and the amount payable into the Mutual Re-Insurance Fund; (e) amending regulation 10 thereby reducing the standard premium payable in respect of the standard premium and the amount payable into the Mutual Re-Insurance Fund for persons over the age of 65; (f) amending regulation 11 thereby reducing the amounts an employer is entitled to in relation to a standard premium; (g) amending regulation 12 thereby reducing the deductible amounts in relation to deductions on termination of employment.

Clause 4 revokes the Health Insurance (Portability) Regulations 1971 and the Health Insurance (Portability of Subsidy) Regulations 1973 as they are redundant.

Clause 5 is the commencement provision.