



# NHI Bahamas

modern | affordable | accessible



## BENEFITS PACKAGE

*Primary Care*

# **BENEFITS PACKAGE**

*Primary Care*

# TABLE OF CONTENTS

---

## PRIMARY CARE

---

### 5 CARE

- 5 Care for Pregnant Women
- 6 Care for Children and Youth
- 6 Care for Older Adults
- 7 Medication

- 7 Diagnostics and Labs
- 8 Outpatient Visits to Doctor and Treatment of Disease
- 8 Home Care

### 9 PROMOTION

- 9 Promoting Healthy Lifestyles

- 12 Education and Social Inclusion

### 13 PREVENTION

- 13 Preventative Medicine and Counselling

- 14 Health Screening



## PRIMARY CARE

*National Health Insurance Bahamas (NHI Bahamas), in its initial phase, will cover primary health care services included in the Benefits Package. You will not have to pay at the point of service for primary care services, including no copay or deductible when you have enrolled with NHI Bahamas and access care through your chosen primary health care provider (your doctor), either in the public or private sector. NHI Bahamas will cover the cost of your visits to your doctor and other primary care services, including prevention and screening, physical examinations, lab tests, medications and some rehabilitation services provided by or prescribed by your primary health care provider.*

*Primary care benefits that will be covered under NHI Bahamas at no cost at point of service are divided into three categories: **Care, Promotion, and Prevention.***

---

# CARE

## Care for Pregnant Women

- Pregnancy test, all gestational check-ups, three ultrasounds, medicines (e.g. iron, calcium, folic acid), lab tests, vaccinations, blood pressure management
- Calculation of pregnancy, assessment of fetal growth
- Delivery covered at public hospitals free of charge
- Management of respiratory illness, heart disease, Sexually Transmitted Infections, iron deficiency, thyroid disorders, skin conditions,
- Specialist management for pregnant women and other high-risk pregnancies

*for example*



*Tina notices abnormal bleeding during her pregnancy and immediately contacts her primary care doctor. Tina's doctor recommends an ultrasound to investigate any issues as well as more frequent pregnancy check-ups. With NHI Bahamas, Tina can receive this care with no payment at point of service.*

---

## Care for Children and Youth

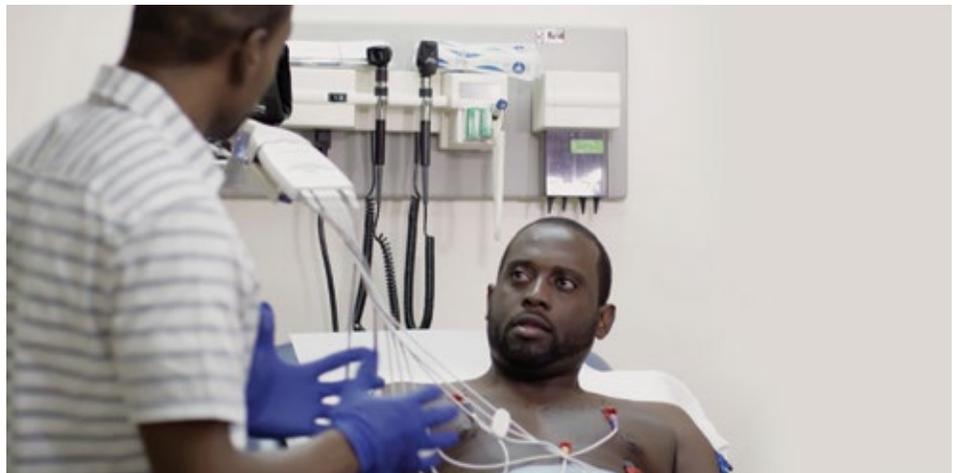
- Doctor visits and examinations from newborn to adult
- Monitoring growth and development, oral health checkup
- Vaccinations according to National Schedule ([view here](#))
- Blood tests
- Vision and hearing tests
- X-rays coordinated by primary care provider

---

## Care for Older Adults

- Vision and hearing tests
- Annual EKG
- Nutrition counselling
- Assessment of everyday activities (e.g. bathing, dressing, food and mobility)
- Detection of alcoholism and other addictions
- Mammogram and breast ultrasound
- Prostate Cancer screening
- Blood sugar monitoring

*for example*



*George has struggled to maintain a healthy weight most of his life. George is in his upper 30s, suffering from high blood pressure and diabetes. His condition is getting worse, but he cannot afford the prescription medicines to manage his health issues or seek nutritional counselling. With NHI Bahamas, he now has access to the medication he needs and critical nutritional services to assist in maintaining a healthier weight. He does not have to pay anything at point of service to receive these services.*

---

## Medication

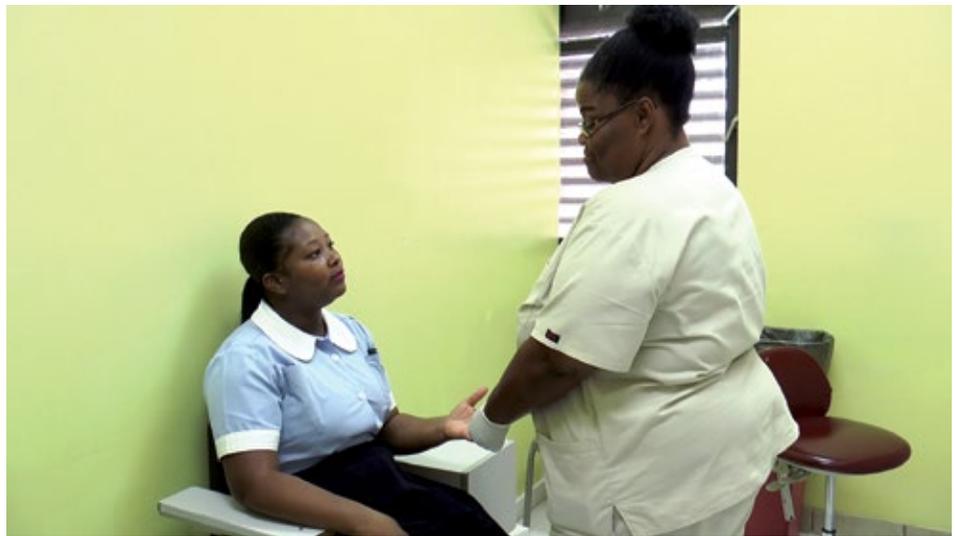
- Medications on the NHI formulary prescribed by primary health care doctor
- First line treatment for HIV and other Sexually Transmitted Infections
- Vaccinations
- Certain therapeutic and diagnostic injections

---

## Diagnostics and Labs

- Mammogram, breast ultrasound
- Prostate exam
- X-rays coordinated by primary care provider
- Some blood tests
- PAP smears
- EKG for heart health

*for example*



*Louise is a middle-aged mother who suspects that she has injured her ankle. She is walking with a limp and experiences discomfort putting pressure on her foot. Louise's primary care doctor recommends she receive an X-ray of her left ankle. Louise's doctor also recommends she receive a mammogram and Pap smear, noting that Louise hasn't had any of those examinations in several years. Under NHI Bahamas, Louise can access all of these diagnostic services - with no payment at point of service.*

---

## Outpatient Visits to Doctor and Treatment of Disease

- Doctor visits and examinations, annual check-ups
- Outpatient treatment for iron deficiency, Sexually Transmitted Infections, high blood pressure
- Injections and vaccinations
- Treatment of varicose veins, hemorrhoids, cysts, joint swelling, infected tissue
- Office removal of simple of cysts, skin lesions, warts, certain benign tumors, ear wax
- Uncomplicated wound repair
- IV line for in office rehydration or medication administration
- Coordination and continuity of care by primary health provider

*for example*



*Andrew can't even remember when his last annual check-up was. He hasn't been to the doctor in a long time because he is worried he will have to pay for the visit and any other care he requires. With NHI Bahamas, Andrew receives his annual check-up as well as various labs and tests to make sure he stays healthy. Andrew doesn't have to pay anything for this visit at point of service.*

---

## Home Care

- Home health assessments
- Home health care for persons with disabilities or those over 65 that are unable to receive in office outpatient care
- Diagnosis and treatment, medical supplies, and nurse-supervised services within the primary health care scope of services

---

# PROMOTION

Helping people to improve their overall health and wellbeing by promoting healthy behaviours and creating supportive environments for people to increase control over their health.

## **Promoting Healthy Lifestyles**

- Counselling on ways to limit oral and dental health issues
- Promoting mental health among vulnerable groups (e.g. youth, elderly)
- Mental health interventions in the workplace (e.g. stress prevention programmes)
- Breastfeeding promotion
- Programmes to identify risk factors for alcoholism, drug addiction, smoking and antisocial behavior
- Promotion of healthy lifestyles to strengthen quality of life (e.g. healthy eating, exercise, recreation, using natural elements: water, clean air and sunshine, cultural, moral and spiritual values)
- Monitoring of child and adolescents growth and development, nutrition, education and hygiene

*for example*



*Derek and his friends are in their last year of high school, and looking for new activities to get involved in. Last week when a group from NHI Bahamas visited Derek's school, they explained that daily exercise is key to staying healthy and told his class about a local basketball programme. Derek and his friends have since signed up and are looking forward to their new activity, which will not only be fun, but help keep them healthy.*

*for example*



*Tanisha is concerned about her child's hearing and oral health. A team from NHI Bahamas conducts a free community seminar, highlighting opportunities and services that mothers can access to support their children's continued growth and development. Tanisha utilizes the information and arranges for her child to see an audiologist and a dentist.*

## Education and Social Inclusion

- Health education
- Education on the appropriate utilization of health services
- Increasing social participation and support, and strengthening existing social organizations
- Education on prenatal care, postnatal care, family planning, preventing Sexually Transmitted Infections, HIV/AIDS, menopause

*for example:*



*Jackie is a first time mother and curious about the choices she should make to ensure the best health for her growing baby. Through NHI Bahamas, she is able to attend education sessions on prenatal care at her local clinic with other expecting mothers, free of charge.*

---

# PREVENTION

Consists of health care measures taken to prevent illness and disease and to best position persons for a healthy future. This also includes early screening for disease.

## Preventative Medicine and Counselling

- Breastfeeding counselling
- Violence prevention
- Healthful diet and physical activity for heart disease prevention
- Immunizations to prevent disease
- Safety and fall prevention for older adults
- Counselling to prevent smoking and tobacco use
- Counselling to prevent skin cancer
- Family planning and birth control counselling

*for example*



*Joy, a 26 year old woman, and her husband are looking to have children in the near future. With NHI Bahamas, at no cost, they can schedule an appointment at their local clinic and learn the best way to plan for their growing family.*

## Health Screening

- Screening newborns for blood disorders, congenital disorders, heart problems, hearing issues and immune disorders
- Genetic testing for breast cancer
- Testing for Sexually Transmitted Infections, Diabetes, Hepatitis, high blood pressure, high cholesterol, kidney disease, iron deficiency, HIV, lung disorders
- Cancer risk assessment, including genetic testing and screening for various types of cancer (e.g. breast, cervical, colorectal, skin)
- Evaluating children and youth for depression
- Screening for alcohol misuse
- Obesity screening and management
- Early detection of reproductive issues
- Mammograms

*for example:*



*Philip has a family history of skin cancer. Through NHI Bahamas, he is able to visit his local doctor for a cancer risk assessment and ensure he is taking the necessary preventive steps to staying healthy. Philip is happy he does not have to pay for the tests.*

*for example:*



*Amanda and her partner are concerned about their sexual history and wish to be tested for Sexually Transmitted Infections. Through NHI Bahamas, Amanda and her partner are able to receive screening for STIs and counselling on safer sexual practices.*



---

[www.nhibahamas.gov.bs](http://www.nhibahamas.gov.bs)

**Email:** info@nhibahamas.gov.bs

**Phone:** 242-502-7601