



NHI Bahamas

modern | affordable | accessible



BUILDING A HEALTHIER BAHAMAS

A framework for modern, affordable and accessible National Health Insurance

2016

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MESSAGE FROM
THE RT. HON. PERRY G. CHRISTIE
The Prime Minister of The Bahamas

My fellow Bahamians,

“Every Bahamian is entitled to high-quality, affordable health services. While we have made great strides in strengthening our health system, we have not yet achieved equitable access. This holds back our potential as a nation, since a healthy population is vital to the success and productivity of The Bahamas. Unfortunately, many Bahamians do not currently have health insurance and are not able to afford even basic health care services that could help prevent illness. This is an unacceptable fact that the Government will not stand for.

To address this issue, my Government launched the National Health Insurance (NHI) programme at the beginning of 2016, which seeks to improve the accessibility and affordability of basic medical services to all Bahamians. NHI is a transformational initiative for the people of The Bahamas which will provide health insurance to all legal residents: rich or poor; healthy or sick; young or old; employed or unemployed. NHI will ensure that all legal Bahamian residents can receive health care free of cost at point of service.

NHI is just one pillar of activity the Government is undertaking to further our journey to Universal Health Coverage. At the same time, we are undertaking health system strengthening initiatives, such as improved emergency response times, extended clinic hours and improvements in health and social infrastructure. As we continue to roll out these initiatives, particular attention will be given to achieving adequate human resources capacity and excellence in customer service.

The Government is establishing a single governance structure that will manage the day-to-day operations of public hospitals and clinics with greater efficiency, transparency and attention to patient needs. Moreover, the Government is finalizing a ‘Patients Bill of Rights’ to ensure the patient and the patient’s experience remain at the centre of all health care decisions”.

All of these initiatives are contributing to building a health care system that is modern, affordable and accessible.

My fellow Bahamians, through the rollout of Universal Health Coverage, our Government’s vision for a modern Bahamas will provide all citizens with the means and ability to obtain routine medical services for themselves and their families. I can assure you that we will not stop until we make this vision a reality. We are committed to a modern Bahamas, a healthy Bahamas, and indeed, a stronger Bahamas.

Sincerely,

The Rt. Hon. Perry G. Christie
Prime Minister of The Bahamas



1. INTRODUCTION

“

We see a nation where the people are the most precious resource, over and above all natural and material resources, and national prosperity is measured by the quality of the health, education and social environment and self-esteem of its people.

”

- Sir Lynden Pindling, Former Prime Minister of The Bahamas

We all want a healthier Bahamas. Good health is among the most basic requirements of personal happiness, economic productivity and societal well-being. A high-performing health care system is an important means to these ends, but we also understand that good health is about more than just good health care.

Building a healthier Bahamas will require continued expert treatment for patients, and much more: informed choices, modern infrastructure and proactive management of chronic conditions. The Government of The Bahamas has committed to improving the accessibility and affordability of basic medical services to all Bahamians. Furthermore, the provision of practical and cost effective Universal Health Coverage remains a key priority of the Government. In fact, support for Universal Health Coverage and National Health Insurance is consistent across not only many segments of our population, including political, religious, civil and private sector stakeholders, but also, as it should be, across party lines. This NHI Bahamas is a significant step in establishing Universal Health Coverage for Bahamians. The Government is implementing a structure that will allow for additional benefits to be added to the basic NHI package over time.

We have an obligation to provide equitable access to the health care system we have, to modernize that system and to ensure its affordability for generations to come. Building a healthier Bahamas will also challenge us to address the social determinants of health, which include the physical, psychological, emotional and economic environments that influence individual health outcomes.



Our people are our greatest asset. That being so, we must do all we can to protect and enhance good health and access to medical care.



- Hon. Sen. Allyson Maynard Gibson, Attorney General

In short, a prosperous Bahamas requires a healthy population, and a healthy population requires universal access to a strong health system. The investments in health care the Government makes today will reinforce this virtuous circle. Universal Health Coverage is indisputably linked to high-performing economies and poverty reduction.

The Government, together with the involvement of leadership from the NHI Secretariat and the Ministry of Health, will not stop until we have followed through with our promise to deliver health care that is modern, affordable and accessible to Bahamians throughout the archipelago.

This is a policy paper about affordability and equitable access to quality health care services. It presents a framework for establishing the first modern, planned and comprehensive National Health Insurance programme for The Bahamas (“NHI” or “NHI Bahamas”) and is a statement about advancing the social contract that exists between our people and our country. The shared belief in Universal Health Coverage—the principle that eligible legal residents of The Bahamas should have equitable access to affordable, high-quality medical care irrespective of their socio-economic status, personal health history or where they reside—is a national value our Government holds dear.



We are a proud, strong and caring people. The historic launch of National Health Insurance Bahamas is a big step to ensuring that everyone has reasonable access to health care, assuring a bright future for all Bahamians and improving the health of our country.



- Hon. Dr. Perry Gomez, Minister of Health

Working together toward this common, loftier goal will define our society. It will present daunting challenges, but inspiring opportunities. When we do it right, we will proudly tell our children and grandchildren about our accomplishments. If we keep putting it off, we will have to explain to them why. Simply put, establishing NHI Bahamas represents the single biggest development in the history of this country since the creation of the National Insurance Board, our social security safety net.

Key principles that will guide NHI Bahamas are:

- **Healthy Living** Government has a responsibility and mandate to protect and promote efforts to achieve optimal health for citizens resident in The Bahamas and other eligible legal residents.
- **Universality** It is essential that Universal Health Coverage be accessible to all those deemed eligible.
- **Solidarity** Eligible legal residents should participate in and contribute to the provision of health services in recognition of the common vulnerability of all members of society to illness, disease and disability.
- **Equity** Individuals should have access to the highest levels of care based on their need and not their ability to pay or any other factor.
- **Efficiency** Leveraging public and private resources—financial, human, physical and medical—is necessary to ensure the efficiency and sustainability of administration, operations and payment.
- **Plurality** NHI Bahamas will be a partnership between the public and private sectors.

We have a sturdy foundation from which to build a healthier Bahamas. We are proud of our well-trained and dedicated doctors, nurses and allied health care professionals, such as therapists, pharmacists, laboratory technologists and radiographers, and the many skilled administrative and support personnel who serve in our doctors' offices, communities, health care facilities, pharmacies and laboratories. The Government will continue to work with these dedicated men and women, as well as representatives from employers, employees, civil society and the insurance industry, to meet our shared challenges. We all agree on the importance of good health and providing high-quality care to the Bahamian people. This policy paper is already the result of extensive consultations and stakeholder feedback, and reflects that input to date.



2. THE PROBLEM TO BE SOLVED

The Bahamas faces several health-related challenges. With more than 20 settled islands dispersed throughout our archipelago, some very remote and sparsely populated, consistency in health care access and quality has been difficult to achieve. Harm from alcohol, tobacco, diet and a relatively large sedentary population present a variety of challenges. According to data from the World Health Organization, The Bahamas ranks as the sixth most obese nation globally. These and other factors have contributed to extremely high levels of non-communicable chronic diseases, such as diabetes.

did you know?



Our health care system, despite its many strengths and the dedicated people that work in it, remains a two-tiered system where one's ability to pay too often determines the level of access to care received. Health outcomes between the wealthy and poor are getting progressively worse. Choice in insurance coverage is available, yet only 3 out of 10 people have private health insurance. Except for those with an ability to pay for their health care services, the remaining populous of more than 200,000 residents have no insurance at all. Residents without insurance or the ability to pay out-of-pocket typically must resort to other means, such as fundraisers and charitable donations, to raise money for health care expenses. Even for those who maintain private health insurance, access to care can be hindered by high co-payments and deductibles.



All over the world countries are looking for ways and finding ways to give access to health care to all people regardless of their wealth. I personally have been a supporter of National Health Insurance and universal health care from the time I graduated as a physician.



- Hon. Dr. Bernard J. Nottage, Minister of National Security

We have come a long way toward providing some level of Universal Health Coverage. Urgent care, immunization and treatment for communicable diseases are given to everyone who goes to a public doctor or health care facility, but caring for the sick in this way has come at great cost, limited access and considerable inefficiency. For example, over the past decade, government spending on health care doubled. Moreover, while ten cents of every dollar created in The Bahamas, as measured by gross domestic product, goes toward health care costs, we are seeing stagnating health outcomes in several areas. Even with this amount of spending, nearly 70% of the population remains uninsured.

This is unsustainable by any measure. Rising costs are especially problematic for an island nation with a narrow tax base and small economy. Without transformational health care reform, the current approach will consume ever-increasing amounts of personal and public wealth at a significant human cost. The Bahamian health care system needs refocused attention to ensure greater redistributive impact. The case for change has never been stronger, and the Government has taken the initiative to launch this change.



3. FRAMEWORK

3.1 Overview of NHI Bahamas

Since 1983, numerous government-sponsored steering committees, tasks forces and blue-ribbon panels have examined the challenges and come to a similar conclusion: improving the health of Bahamians requires—but is not limited to—the introduction of a comprehensive National Health Insurance programme and the strengthening of the health care system. Parliament originally passed enabling legislation in 2006, which was assented to and gazetted in 2007.

The fundamental premise of NHI Bahamas is that eligible legal residents have equitable access to a defined health services package. No one should be denied coverage because they have a pre-existing condition or cannot afford to pay. Nor should anyone receive less care than they do today. NHI Bahamas will guarantee, for specified benefits, the ability to have one's insurance coverage renewed regardless of diagnosis or amount of care required.

The goal of NHI Bahamas is to enable the progressive implementation of Universal Health Coverage. This will help ensure that all individuals deemed eligible obtain the health care services they need without suffering financial hardship when paying for them. Universal Health Coverage is a critical component of sustainable development and poverty reduction, and a key element for any effort to reduce social inequities. Universal Health Coverage is also recognized as a hallmark of a government's commitment to improve the well-being of its people.

NHI Bahamas combines mechanisms for health care provision and health care financing found in leading systems around the world. Perhaps the most important lesson learned by the experiences of the Netherlands, Belgium, Switzerland, Sweden, South Korea, and Taiwan—to name a few—is that building robust, practical and affordable National Health Insurance coverage requires time and patience. All of these nations took a staged-approach to their current programmes, and those programmes continue to evolve. All of these nations are proud of the opportunity for all eligible residents to participate.

3.2 Implementing NHI Bahamas in Stages

NHI Bahamas will be implemented in stages. Coverage will begin at the primary health care level, meaning the outpatient, first level of care that focuses on prevention, and addresses and coordinates health needs. The initial benefits covered by NHI Bahamas will include:

- primary health care services at approved health care providers, for example: newborn care, care for those with chronic diseases, care integration, counselling, home care and population health services addressing the social and other determinants of health;
- primary health care diagnostic, laboratory and other medical services, for example: testing of blood sugar and cholesterol levels;
- personal preventative services, for example: vaccines for children, scheduled preventative health visits, general screening for breast cancer or heart problems, and counselling and prevention of obesity, tobacco use or skin cancer;
- many primary health care prescription medications; and
- health education and promotion, for example: monitoring and promoting nutrition and hygiene amongst children and young adults.

For more details about the types of primary care services to be covered by NHI Bahamas, please visit www.nhibahamas.gov.bs

There will be no contributions or co-payments required to receive primary health care during the initial rollout of services under NHI Bahamas. During the initial service-delivery phase, these services will be publicly funded from the Government's central budget, as described in more detail below. During this stage, the Government wants individuals to experience the changes and improvements in accessing the health care system. This is a deliberate approach, allowing the population to gain confidence in the access to health care services and to provide valuable feedback on the reforms. Additionally, implementing NHI Bahamas in stages will allow the Government to properly assess initial utilization rates, actual costs of service delivery and the evolving health care needs of the population.

Primary care referrals for selected specialized, non-primary care procedures and services will be covered by a special fund. An expanded benefits package will be implemented once other health system strengthening activities have advanced and the health care system is ready for full implementation. When NHI Bahamas coverage expands—to include additional services, secondary care and tertiary care—public funding will be supplemented by new sources of revenue, as is the case in other jurisdictions with comprehensive Universal Health Coverage.

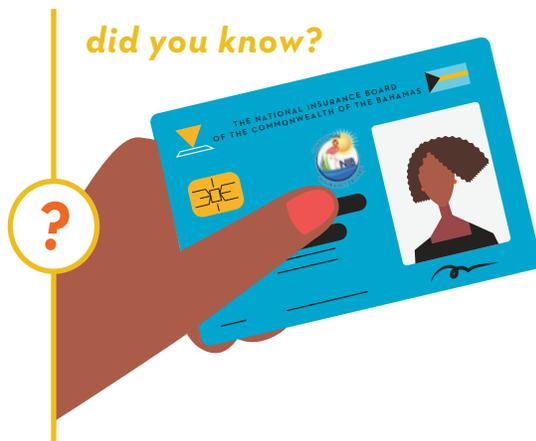
3.3 Eligibility

NHI Bahamas will provide access to quality health care services for legal residents who meet statutory eligibility requirements, such as an ability to demonstrate legal residency. It will also cover dependents, such as spouses and children, who meet the eligibility requirements. The retired, self-employed and unemployed will be eligible, providing they are legal residents.

Those who remain ineligible—such as tourists, people on temporary short-term work visas and migrants without proper immigration documentation—will still receive emergency care, immunization and treatments for communicable diseases, as they would today, but they will not be able to access health insurance through NHI Bahamas. For Bahamian citizens who have been living overseas and return to live in The Bahamas, certain criteria like a brief waiting period may need to be met before becoming eligible for NHI Bahamas. Until those criteria are met, ineligible individuals will need to access care as they would today under existing funding mechanisms, their own insurance or other means.

3.4 Registration

Obtaining a Smart Card from the National Insurance Board will be the first step to demonstrating eligibility to enrol for NHI Bahamas. Smart Cards will be used, among other documentation, to assess individuals' eligibility.



Obtaining a *Smart Card* from the National Insurance Board will be the **FIRST STEP** to demonstrating eligibility to *enrol* for NHI Bahamas.

3.5 Enrolment

Eligible beneficiaries will be required to enrol in NHI Bahamas to access covered services. They will make two important choices during enrolment: the choice to select an insurer and the choice to select a primary care provider. Enrolees in NHI Bahamas will be able to re-select their primary care provider and insurer on a yearly basis, or more frequently in certain circumstances.



Once NHI is implemented, your NIB Smart Card will enable you to access a range of primary care services free of charge. Money will not determine your access to service; your desire to stay healthy will. This is a fundamental shift in the approach to health care in The Bahamas.



- Hon. Shane Gibson, *Minister of Labour and National Insurance*

3.5.1 Choice in Insurers

Choice in insurers is envisioned to be provided by competing private insurers and the introduction of a public insurer, currently proposed to be called “BahamaCare”. BahamaCare would only provide the legally-required NHI Bahamas coverage. It would operate as a publicly owned, privately operated regulated health administrator and not offer any other type of insurance. Like private insurers in The Bahamas, BahamaCare will be subject to the regulatory regime of the Insurance Commission of The Bahamas (“ICB”), and there will be no qualifying distinction between BahamaCare and private insurers under NHI Bahamas, save to the extent that BahamaCare will be restricted in its product offering. Approved private insurers under NHI Bahamas will offer the legally-required services. In addition, these insurers may compete for new customers in an expanded marketplace by offering supplemental insurance. Strategic purchasing, population health management and consumer responsiveness are also important drivers of competition among insurers.

3.5.2 Choice in Primary Care Providers

Enrolees in NHI Bahamas will have a choice in primary care providers. Ultimately, over time, primary care providers will transition and organize into local networks of doctors, nurses and other health care professionals, as is the contemporary model in jurisdictions around the world. This organization of resources, skills and talents creates what is called “Integrated Patient-Centered Care”. NHI Bahamas will strive toward an end state where the patient is central to all health decisions and care model and be structured to enable the patient access to other levels of care. It will take time, however, to evolve towards this goal, working closely with the medical provider community. Integrated Patient-Centered Care will also present increased opportunities to health care professionals for collaboration, training and professional development.

3.6 Coverage

The initial service provision stage of NHI Bahamas will cover primary health care. Examples of different types of physicians and health care professionals who provide primary health care services include general practitioners, family medicine doctors, internists, advanced practice nurses, pediatricians, and obstetricians-gynaecologists. Primary care providers play a critical role in guiding patients through the health care system via referring them to specialists and maintaining relationships with nurses, labs and pharmacies. Primary care is often described as the gateway to the rest of the health care system and a foundation from which to build comprehensive Universal Health Coverage.

Primary care providers will be the first point of contact with the health care system under NHI Bahamas. Referrals for secondary and tertiary care will be made through primary care providers. A high-functioning primary care system, over time, is expected to reduce the demand for hospital and other services. Subsequent stages of NHI Bahamas will be extended to specialized care procedures, starting with those conditions most prevalent in The Bahamas.



The National Prescription Drug Plan, as part of the approved listing of prescription drugs, will be improved and merged, over time, into NHI Bahamas. Once our health care system has adjusted to the initial implementation of Universal Health Coverage, full implementation of NHI Bahamas will include an increasingly comprehensive benefits package.

Private health insurance or other means will be required to pay for non-covered services. Until the full rollout of NHI Bahamas, our network of public hospitals and clinics will continue to provide access to in-patient services and specialists, as required. During the initial stages of NHI Bahamas, coverage for work-related injuries will continue to be covered by the National Insurance Board through the existing system.

3.7 Funding

The phase-in and scope of services covered by NHI Bahamas will be commensurate with the capacity of both our public and private health care systems and national resources. This is not a unique approach but the one taken by every other nation to embark on the path toward Universal Health Coverage.

For the primary care stage of NHI Bahamas, the Government will manage finances so as to compensate providers through a National Health Insurance Fund (“NHI Fund”), financed through the Government’s consolidated fund. This stage of implementation will cost the Government approximately \$100 million annually. Money will follow the patient and be linked directly to the care given, leveraging outcomes-based compensation models, such as “pay for performance” and other evidence-based arrangements. It is proposed that an additional, approximately \$24 million a year will be reserved for coverage of selected high-cost specialized care.

These initial costs will be paid by the Government as a transfer to the National Health Insurance Authority (“NHI Authority”), which is described in more detail below. The legislative and regulatory framework for NHI Bahamas will also establish the NHI Fund to ensure full transparency and accountability. The NHI Authority will compensate approved insurers. Insurers, in turn, will compensate health care providers.

As coverage and benefits expand under NHI Bahamas, funding will be supplemented by other sources. These may include a reallocation of the national health budget, new or supplemental broad-based taxation measures, dedicated funding streams and/or contributions. Regardless of an ability to pay, equitable access will be provided under NHI Bahamas.

3.8 Governance

Transformational change requires robust governance and effective oversight. This means important changes for how our health care system is currently governed, administered, regulated and financed. NHI Bahamas will contribute to stronger existing institutions, the introduction of new ones and the phasing out of others. The implementation of NHI Bahamas will take place during significant and ongoing investments in health system strengthening facilitated by the cooperation of numerous stakeholders. The intent is a modern and efficient governance structure to support public and private sector participants with better alignment between roles and responsibilities, increased transparency and clearer accountabilities.

The Government of The Bahamas will lead this initiative in close collaboration with the Ministry of Health and the private sector. The Office of the Prime Minister, through the National Health Insurance Secretariat, is currently responsible for implementing NHI Bahamas.



My Cabinet has approved a single governance model that will accelerate the implementation of Universal Health Coverage while providing effective oversight of the Programme. The approved, integrated Universal Health Coverage governance structure will allow for quick and effective decision making with transparency and accountability, as well as the alignment of health systems, and will result in greater efficiency, continuity of care and the seamless delivery of patient-centered services in the Government health sector.



- Rt. Hon. Perry G. Christie, Prime Minister

The Ministry of Health will continue to be responsible for implementing national health care policy and remain the primary steward of the Bahamian public health care system. A Minister responsible for National Health Insurance (“Minister”) will serve as the individual accountable for developing the overall strategic policy for comprehensive Universal Health Coverage and the specific framework for NHI Bahamas.

As part of Universal Health Coverage, the Ministry of Health will conduct health system strengthening initiatives, such as improved emergency response times, extended clinic hours and improvements in health and social infrastructure. Particular attention will be given to achieving adequate human resources capacity and excellence in customer service. The Ministry of Health will consolidate the management of government health facilities, which are currently overseen by both the Department of Public Health and the Public Hospitals Authority. A new, single governance structure will manage the day-to-day operations of public hospitals and clinics with greater efficiency, transparency and attention to patient needs. In addition, the Government is finalizing a Patients Bill of Rights, which will present a standard of care that must be followed by everyone involved with the provision and delivery of health care to any patient. It gives patients a right to seek legal redress if the standards of care are not followed.

The *National Health Insurance Bill, 2016*, once in force, will serve as enabling legislation. This legislation creates a new administrative body called the NHI Authority. The NHI Authority will be responsible for the management of the National Health Insurance programme and all associated processes of NHI Bahamas. Specifically, the NHI Authority will serve as a regulatory body to administer National Health Insurance and to set criteria for approving insurers under NHI Bahamas and health care providers under NHI Bahamas. The NHI Authority will be governed by a qualified and professional board of directors, with board members carefully selected based on their thorough knowledge of and experience with the health care system, health insurance industry and other relevant qualifications.

The objectives of National Health Insurance are stated in the *National Health Insurance Bill, 2016*, as follows:

- to establish the administrative framework and other necessary mechanisms to enable the provision of equitable, accessible, affordable and quality health care services to all eligible persons for the attainment of Universal Health Coverage;
- to facilitate people-centred health care that meets the needs of the population;
- to provide plurality in the health care system with equal opportunity for public and private sector participation;
- to promote efficiency in health care administrative operations; and
- to enable sustainability through appropriate allocation of resources in health care.

Representative technical committees will be put in place to provide guidance to the NHI Authority on critical matters like changes to benefits packages and fee structures. The NHI Authority will also be responsible for the financial stability of NHI Bahamas through the newly established NHI Fund. Standard prices will be set by the NHI Authority for all legally-required services. These prices will apply across all insurers and health providers participating in NHI Bahamas.

The ICB will remain the main regulatory authority for the insurance market. All insurers participating in NHI Bahamas will be regulated by the ICB.

3.9 Monitoring and Evaluation

The NHI Authority will establish a robust information technology system at the operational levels, including a comprehensive monitoring and evaluation framework to guide the implementation of NHI Bahamas. This framework will be used to assess progress, guide adjustments and refocus resources to achieve value for money. Monitoring will serve to track the ongoing processes and goals associated with implementation, given that they will take place in a staged manner. Monitoring and evaluation are also required to assess overall improvements in the health care system, to facilitate standardization and improvement of quality in health services, and to measure improvement in health outcomes over the medium-to-long term. These efforts will be aligned with the broader goals of the Ministry of Health and country-wide tracking to be set up as part of the National Development Plan.

During the initial rollout of NHI Bahamas, the NHI Authority will be responsible for protecting the rights of patients under National Health Insurance. Over time, a fully independent body will be established as a health ombudsman.



4. CONCLUSION

Improving the health of Bahamians is a long-standing national priority. Building a healthier Bahamas is an unwavering commitment of this Government.



Building a healthier Bahamas is a core element of this administration's agenda, as clearly outlined in our charter of governance. In order for us to create a healthier Bahamas, we must ensure that every Bahamian has equitable access to modern health care, both now and for generations to come.



- Hon. Dr. Michael Darville, *Minister for Grand Bahama*

Fundamental reform of our health care system is necessary to ensure high-quality patient outcomes and long-term financial sustainability. Yet building a healthier Bahamas is worth so much more than this narrow perspective. It is an indispensable part of achieving our sustainable development goals.

Universal Health Coverage will support our ability to grow the economy, put people back to work, live longer lives and reduce poverty. Our Government has understood that Universal Health Coverage is much more than a healthier Bahamas. Building a healthier Bahamas will lead to a self-reinforcing cycle of healthier people, greater productivity, economic empowerment and more resources available for vital public services. In this way, Universal Health Coverage is not the end, but only a beginning.

The Commonwealth of The Bahamas will pursue Health in all policies. Laws, rules and regulations across Government must be reviewed and amended as necessary to support NHI Bahamas. This effort will result in healthy parks and healthy communities, healthy food and healthy schools, and a cleaner environment. The Government will continue to invest in social infrastructure, promote healthier lifestyles, provide tangible support for the disabled and strengthen our existing health care system. NHI Bahamas will make that system more modern, affordable and accessible. The components of this programme are all focused on the same goal: affordability and equitable access to quality health care services.



The implementation of NHI Bahamas is reflected in our continual assessment and evaluation of our medical professionals, health care facilities, allocation of resources and effective delivery of services. All of these elements are of vital importance to the core of health systems strengthening and an essential aspect of the successful implementation of NHI Bahamas.



- Rt. Hon. Perry G. Christie, *Prime Minister*

Working together, the public sector and private sector will help to relieve the unsustainable burden on our current health care infrastructure, bring services closer to communities and increase accessibility.

Working together we will build a healthier Bahamas.



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