

## NHI Bahamas Enrolment Q&As

### **Q: What is NHI Bahamas?**

A: NHI Bahamas ensures that all legal Bahamian residents – no matter your income, age, island of residence or current health status – can receive health care at no out of pocket cost at point of service. Cost for health care is paid for in full, or in part, by the Government. NHI Bahamas allows people to take control of their health and is the first step towards achieving Universal Health Coverage for all Bahamians.

### **Q: How do I enrol for NHI Bahamas?**

A: You can enrol online on the NHI Bahamas website or in-person at your local enrolment office. You will need the following to enrol:

1. Check your eligibility. You're eligible to enrol if:
  - a. You have an NIB Smart Card
  - b. You are a Bahamian citizen or legal resident
  - c. You have proof of residency in The Bahamas for the last 6 months (e.g. utility bill in your name, housing contract, employment records, bank statement, etc.)
2. Fill out the enrolment form
3. Choose your Primary Care Provider

Within 10 business days, you will receive a notice from NHI Bahamas that will either confirm your enrolment, doctor and date when you can begin accessing Primary Care services or you will be contacted to provide additional documentation to process your enrolment form.

### **Q: I don't have time to go to a NHI Bahamas enrolment location in-person. How else can I enrol?**

A: NHI Bahamas has made the enrolment process modern and convenient for Bahamians. You can enrol online – using your home computer/laptop or even your tablet or smartphone. Just visit [www.nhibahamas.gov.bs](http://www.nhibahamas.gov.bs) and fill out the enrolment form. In some cases, persons may be contacted after they submit their online enrolment form in order to provide additional documentation such as proof of registry.

### **Q: I lost my NIB Smart Card. How do I get a new one?**

A: The NIB is responsible for replacing lost cards and issuing new ones. Please contact them at 225-5642 for more details and for NIB office locations throughout The Bahamas. NHI enrolment locations do not issue NIB Smart Cards, except for the Enoch Beckford Memorial Auditorium, which also has NIB offices on premises.

**Q: Are you asking for my NIB Smart Card so NHI Bahamas can deduct money from my salary similar to NIB contributions?**

A: No. Your NIB Smart Card and number is simply needed to confirm your identify and prove your residency in The Bahamas for a period of six months immediately before enrolment. NHI Bahamas will not make any changes to your NIB information and will not deduct any money from your account. In the primary care phase of NHI Bahamas rollout, there is no new tax, deductible or copay.

**Q: When can I enrol in NHI Bahamas?**

A: Once you have your NIB Smart Card and meet the eligibility criteria, you can enrol in NHI Bahamas. Enrolment for NHI Bahamas opens April 24<sup>th</sup>. If you don't have an NIB Smart Card, please contact the NIB for registration locations at 225-5642 or visit your nearest NIB office for more details.

**Q: Where can I go to enrol?**

A: All interested persons are encouraged to enrol online at [www.nihbahamas.gov.bs](http://www.nihbahamas.gov.bs). However, if persons prefer to enrol in-person, there are enrolment locations in New Providence at Cotton Tree Plaza on Bernard Road in Fox Hill; Enoch Beckford Memorial Auditorium on Carmichael Road; and New Providence Community Centre on Blake Road.

Persons in the Family Islands can also enrol online or in-person at their local NIB office.

Persons in New Providence should not go to NIB Headquarters to enrol in NHI Bahamas.

**Q: I am in a wheelchair, are the enrolment locations accessible?**

A: Please visit us at the Enoch Beckford Memorial Auditorium on Carmichael Road, this location is wheelchair accessible. Persons with disabilities are also invited to use the Fastrack enrolment option at the Enoch Beckford Memorial Auditorium.

**Q: What documents do I need to bring with me to enrol in person?**

A: In order to enrol for NHI Bahamas you need to:

1. Have an NIB Smart Card
2. Be a Bahamian citizen or legal resident
3. Provide proof of residency in The Bahamas for the last six months (e.g. utility bill in your name, housing contract, employment records, bank statement, etc.)
4. For persons with private insurance, you will also need to provide your private insurance policy group ID and Member ID number. You will not lose any benefits by providing this information, it is for benefits coordination only.

**Q: Is there a deadline to enrol?**

A: Enrolment will be ongoing once it opens on April 24<sup>th</sup>. However, we encourage Bahamians to enrol early and have their first pick of Primary Care Providers. The earlier you enrol, the sooner you can get access to Primary Care services at no cost at point of care.

**Q: Can I enrol if I have private insurance?**

A: Yes, all eligible Bahamians can enrol. You do not have to give up your private insurance coverage if you do not want to. Primary Care services are covered in the first phase of NHI Bahamas, and any additional private health insurance you pay for will be a top-up to that coverage.

**Q: I have an NIB Smart Card, can I go see a doctor at no cost now?**

A: No. If you have an NIB Smart Card, this means that you are registered and ready for enrolment. You will still need to enrol before you can begin to access Primary Care services under NHI Bahamas. Enrolment starts on April 24<sup>th</sup>, online and in-person at select locations. Once enrolled, you will receive a letter notifying you of your selected Primary Care Provider and the date you can access Primary Care services.

**Q: When will I be able to access Primary Care services?**

A: Enrolment forms will be processed diligently and persons can expect to receive either confirmation of their enrolment and Primary Care provider selection within 10 business days, or be contacted to provide additional documentation. Confirmation notices will also provide the date when each person can start to access Primary Care services under NHI Bahamas. The sooner persons enrol, the sooner they can be confirmed and start receiving Primary Care services at no cost at point of care.

**Q: What is covered under the Primary Care phase of coverage?**

A: In the initial phase of NHI Bahamas coverage, Primary Care is covered at no cost at point of service. Persons can choose their doctor from the public or private sector. Coverage includes doctor visits, labs, diagnostic imaging and some medications prescribed by your Primary Care doctor. You can find a detailed list of services on the NHI Bahamas website.

**Q: What services will I be able to access after enrolling for NHI Bahamas?**

A: Upon receiving your confirmation notice, which will indicate the date when each applicant can start to receive care under NHI Bahamas, eligible persons will be able to receive physician services. Labs, diagnostic imaging services and pharmacy services will be available to enrolled persons shortly after, as registration for those provider types is ongoing.



**Q: How do I choose a doctor?**

A: When you fill out the enrolment form online or in-person, you will be asked to choose your top 3 Primary Care Providers from the list found at [www.nhibahamas.gov.bs](http://www.nhibahamas.gov.bs). You may wish to select a Primary Care Provider who is someone you have an existing relationship with, a doctor referred to you by a friend or family member, someone close to work or home, or someone whose practice offers all of the services you require.

**Q: My preferred doctor is not on the list of registered providers. What do I do?**

A: The list of registered providers will be updated daily as more doctors sign on with NHI Bahamas. You can ask your doctor if they have or are planning to register with NHI Bahamas and wait until they appear on the list, or you can select an alternative provider. Doctors only have a certain amount of patients they can accept, so space will fill up quickly. You can change your doctor selection once per year.