



Legislative Assembly of the Cayman Islands

PRIVATE MEMBER'S MOTION NO. 10/09-10

Review of the Health Insurance Law

WHEREAS the Health Insurance Law in its current form allows the health insurance providers to “cherry pick” who it wishes to insure and “dump” high risk, and persons with pre-existing conditions on Government;

AND WHEREAS the health insurance industry is not providing the healthcare providers with guaranteed and prompt payment for services rendered to their clientele leading to the unfortunate situation where persons who have already paid high premiums for health insurance coverage are forced to pay the healthcare provider “up front” and attempt to reclaim the expense from their insurance providers;

AND WHEREAS the standard health benefits plan as prescribed in the Law is very inadequate and contains such expense limiting protections like “episode of illness” and annual ceilings for benefits as well as lifetime maximums that are often not reflected in reduce premiums;

AND WHEREAS there is common belief in the community that the clients of these health insurance providers are not receiving value for their money paid in health insurance premiums;

BE IT THEREFORE RESOLVED THAT this Honourable House appoint a Select Committee to review this legislation and present the necessary amendments to the Health Insurance Law during the Second Meeting of the new financial year.

Moved by:

Mr. D. Ezzard Miller, JP. MLA
Elected Member for North Side

Seconded by:

Mr. V. Arden McLean, JP. MLA
Elected Member for East End

Tabled in the Office of the Clerk this 17th day of March, 2010.

Passed/Rejected by the Legislative Assembly this day of ,2010.

Clerk of the Legislative Assembly.