

CAYMAN ISLANDS



Supplement No.    published with Gazette No.    dated  
, 2012.

**THE HEALTH INSURANCE LAW  
(2011 REVISION)**

**THE HEALTH INSURANCE (AMENDMENT) REGULATIONS, 2012**

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**ARRANGEMENT OF REGULATIONS**

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In exercise of the powers conferred by section 25 of the Health Insurance Law (2011 Revision), the Governor in Cabinet makes the following Regulations -

1. (1) These Regulations may be cited as the Health Insurance (Amendment) Regulations, 2012.

Citation and commencement

(2) These Regulations shall come into force as follows -

- (a) regulations 2(b), 3(b), 4, 5, 8, 9, 10, 18 and 19 shall come into force immediately after section 6 of the Health Insurance (Amendment) Law, 2010 comes into force; and
- (b) the other regulations shall come into force on the date on which these Regulations are published in the Gazette.

2. The Health Insurance Regulations (2005 Revision), in these Regulations referred to as the "principal Regulations", are amended in regulation 2 as follows -

Amendment of regulation 2 of the Health Insurance Regulations (2005 Revision) - definitions

- (a) in subregulation (1) -
  - (i) by deleting the definition of the word "ambulant surgery";
  - (ii) by inserting before the definition of the word "Commission" the following definition -

"ambulant service" means service that is performed in a facility approved under the Health Practice Law (2005 Revision) on a patient who enters and leaves the facility after recovery, within twenty-four hours and includes outpatient radiation, chemotherapy and surgical services and procedures conducted in an ambulant facility;"; and

(iii) by deleting the definition of the word "dependant"; and

- (b) in subregulation (2) by deleting the words "Standard Contracts" and substituting the words "Standard Health Insurance Contract".

3. The principal Regulations are amended in regulation 3 as follows -

Amendment of regulation 3 - prescribed health care benefits

- (a) in subregulation (1) by inserting after the words “prescribed health” the word “care”; and
- (b) by repealing subregulation (2) and substituting the following subregulations -

“ (2) An employer shall offer to his employees insurance coverage no less than the standard health insurance contract as set out in the First Schedule.

(2A) An application for the issue of the standard health insurance contract shall be made to an approved insurer in the form set out in the Fourth Schedule and the approved insurer shall, within ten working days of receipt of the application, advise the applicant and his employer, if any, whether the standard health insurance contract will be issued.”.

Repeal and substitution of regulation 4 - insurance for high risk insurance persons

4. The principal Regulations are amended by repealing regulation 4 and substituting the following regulation -

“Insurance for high risk insurance persons

4. (1) Where a person applies to an approved insurer to obtain insurance under the standard health insurance contract for a high risk insurance person, the approved insurer shall -

- (a) provide insurance cover under the standard health insurance contract at the standard premium; or
- (b) subject to the following provisions of this regulation, provide insurance cover under the standard health insurance contract -

- (i) at an increased premium that does not exceed two hundred percent of the standard premium, to take into account the increased risk being assumed by the approved insurer; or
- (ii) at an increased premium that exceeds two hundred percent of the standard premium, to take into account the increased risk being assumed by the approved insurer.

(2) Where, after consideration of an application for the issue of the standard health insurance contract for a high risk insurance person, an approved insurer decides to provide insurance cover for the high risk insurance person under the