

National Health Fund - Anguilla

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The National Health Fund will not only benefit the contributors to the Fund, but also the elderly, indigents and the disabled who are not able to contribute for themselves. Under the National Health Fund, there will be health coverage from the cradle to the grave.

The Role of Social Security in the Provision of Health Care

The access to adequate social security is a fundamental human right established by the United Nations (UN) Universal Declaration of Human Rights, Article 22. So too is the access to adequate health care protection, established in Article 25. It is not coincidence that these subjects (social security and health) are treated almost in the same breadth in the UN Declaration. Moreover, their value is perhaps best seen where these rights are actually not being achieved, as is the case in many low- and middle-income countries. The problem is exacerbated where certain groups, which need coverage most, are often excluded from social security and health care protection, sometimes with devastating impact. Greater protection would make a world of difference to the workers and their families.

The World Health Organization (WHO) estimates that every year 100 million persons enter into a vicious cycle of ill health and poverty as the result of health care costs. The absence of health and social security reduces the opportunities

for economic growth and social development and make their countries more vulnerable to the consequences of health shocks, or, as currently being experienced globally, economic shocks. Conversely, healthy workforces contribute to economic growth and social development. Healthy workers work and contribute to the social security systems, whereas unhealthy workers draw down from the social security systems in benefit payouts and consume from the health care systems. It is therefore clearly in the interest of the social security systems to promote health care.

Policy-makers have considered various financing and institutional methods to improve access to equitable quality, affordable health care coverage. These include social health insurance, tax-financed universal health care systems, private health insurance and community based schemes. Each country has to choose the coverage strategies and tools that suit its national circumstances best. However, experience has shown that each method has its specific

advantages and disadvantages and no single approach provides for the sustainable health coverage of the entire population. Coverage should therefore take advantage of the complementarities of different institutional methods though an integrative approach that builds on synergies and the respective advantages of different methods, and avoids opposition, duplication or competition. This "more rational use of pluralistic funding mechanisms" is recommended by agencies such as the International Labour Office (ILO).



Director of the Social Security Board - Mr. Timothy Hodge

Article continues on page 3

NATIONAL HEALTH FUND

Newsletter

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The Chair Reports on Progress to Date

The National Health Fund (NHF) had a "soft launch" in September 2007. Since this time there have been a series of information sessions for the public about what to expect under the NHF. The implementation of the NHF has been delayed several times in order to ensure that all of the elements required to run the NHF efficiently are in place. While there has not been a public consultation on the National Health Fund since August 2008, the NHF Shadow Board has been busy working toward the implementation of the Fund.

The Board has been assisted by the new Consultant Medical Director to the NHF, Dr. Ramon Figueroa of Belize. Dr. Ramon Figueroa, who is the Director of the National Health Insurance in Belize was instrumental in implementing a comprehensive national health care package in his country. Dr. Figueroa joined the team in August of 2008 and has had three visits to Anguilla since this time. The Board is also in the process of recruiting a Chief Executive Officer to the NHF whose primary focus will be on the financial management of the Fund.

Continued on page 2

Towards the Launch Date of the NHF

The National Health Fund Shadow Board continues to work behind the scenes ensuring that the required elements and measures are in place for the launching of the Fund. Currently bids are being received for the NHF's Management Information System.

From this point until the launch date, the Fund will be engaging the major stakeholders of the health sector, and potential health care contractors and vendors with the aim of finalising various aspects of the Fund, including reinsurance and top-up plans; the development and pricing of pharmacy formulary; developing programmes for Primary Care and

Specialist; training and the accreditation process for clinicians; agreeing quality standards for tertiary contracts; discussing and finalizing agreements on primary, secondary and tertiary care contracts with the providers; and the Social Security Board, also, the registration of eligible persons under the NHF, and the NHF website.

The National Health Fund will continue to communicate and inform the public of the Fund's developments and milestones in periodic newsletters and press releases.

The fourth information brochure on Coverage under the Fund will soon be available to the public.



National Health Fund

Equitable Affordable Quality Health Coverage



<i>Chair Reports</i>	2
<i>Meet the Shadow ...</i>	3
<i>Social Security's Role</i>	3
<i>Sensitising the Public</i>	4
<i>Informing the Public</i>	5
<i>Social Security's Role</i>	6

continued.



The Chair Reports on Progress to Date

In October 2008 the Chair of the Board and the Social Security representative on the Board attended a Health Financing meeting in Trinidad where several variations of national health financing mechanisms were presented. Many important contacts were made and valuable information was obtained at this meeting.

The Board in consultation with stakeholders has spent a great deal of time reviewing, updating and revising the Manual of Intentions which guides the operations of the NHF. These revisions aim to make the health coverage package as comprehensive as possible.

In addition, the Manual of Intentions now makes special provisions for those suffering from chronic diseases such as hypertension, diabetes and heart disease. Work also continues on the regulations to the NHF Act which will address collections procedures, medical services covered, financing and accounting, and registration of employers and employees.

In order to manage and organize the NHF system a fit for purpose software package is required. The Head of the Department of Information Technology worked with the Board and the Consultant Medical Director to develop the software specifications required for the running of the NHF. A Request for Proposals was sent to several companies and recommendations from the NHF evaluation team will

be forwarded to the Tender's Board once bids are received.

The Board and the Consultant Medical Director have been busy working with Health Authority of Anguilla (HAA) and private doctors on developing standards and protocols to be utilized under the NHF. The protocols will guide the way physicians manage disease conditions such as Diabetes, Hypertension, and Asthma so that everyone is using the same procedures for identification and treatment of these diseases based on the best scientific information available. The standards will outline minimum requirements for

The Social Security Board will play a major role in the implementation of the NHF.

clinic and hospital facilities under the NHF. Compliance with the protocols and standards will be very closely monitored by the NHF and the Ministry of Health. Training for the medical providers in the protocols and standards will begin later this year.

The Board has begun to look at how persons will be able to access overseas medical treatment under the NHF. A team visited Jackson Memorial Hospital and Baptiste Hospital in Miami as well as HUMA San Pablo Hospital in Puerto Rico. These meetings were useful in that they started the ball rolling on future negotiations with potential overseas providers.

While much has been accomplished in recent months, there is still much more to do before the NHF can be

launched. Over the next several months the Board plans to work with the pharmacist in developing a list of drugs that will be covered under the NHF, to work with eye care specialist in determining a package of eye care to be covered under the NHF, and to continue work with primary care doctors and specialists to agree upon a package of services to be provided.

The Social Security Board will play a major role in the implementation of the NHF. Social Security will have responsibility for the collection of contributions and the dispersing of payments. They will continue to work closely with the NHF Board to finalize collection and payment processes. Because proper financial management of the Fund is key to the success of the NHF, the Board will work to develop stringent financial controls and electronic monitoring systems.

As the Board continues to work toward the implementation of the National Health Fund, we welcome the public's questions and feedback. Comments can be directed to Dr. Bonnie Richardson-Lake, Chair of the NHF Shadow Board at bonnie.lake@gov.ai



The following are information bites from three previously circulated brochures. This Newsletter represents the National Health Fund's fourth printed publication aimed at keeping the nation informed.

Basic Information	Co-payment	Frequently Asked Questions
<p>Purchasing Health Care Services</p> <p>The Fund will commission and purchase health care services by contracting with:</p> <ul style="list-style-type: none"> The Health Authority of Anguilla Private practitioners on Anguilla Selected overseas hospitals for Specialist/ Tertiary care <p>Who is eligible for care under the Fund ?</p> <ul style="list-style-type: none"> Anguillian nationals normally resident in Anguilla Expatriates on current work permits Family members of the above residing in Anguilla Nationals working overseas and intend to retire in Anguilla, who have contributed to the Fund for five consecutive years or have paid an agreed lump sum. <p>The NHF will not only benefit the contributors to the Fund, but also the elderly, indigents and the disabled who are unable to contribute for themselves. Under the National health Fund, there will be health coverage from the cradle to the grave.</p>	<p>Co-payments - Visits</p> <p>A co-payment is a part payment for a service or a commodity, paid by the eligible person.</p> <p>Secondary Care Visits: Free (no cost). Since secondary care visits are by referral only, hospital charges will be abolished, under the NHF. There are no charges for real Secondary Care emergencies.</p> <p>Tertiary Care (Overseas) Visits: A co-payment of 5% of total cost will be required from the patient or his guardian for all overseas/ tertiary care.</p> <p>This 5% co-payment will be capped at US\$5,000. and will be paid to the NHF, and not directly to the health care facility. It will be paid in advance other than in an emergency.</p> <p>Co-payments - Eye Care:</p> <p>Eye Screening: Free (no cost). Eligibles with diabetes will be entered to an annual screening digital retinopathy of the retina (back of the eye) to check for diabetes damage.</p>	<p>Q: What are the determinants of an accredited doctor? A: Doctors will be deemed accredited by the NHF based on agreed upon regional and national standards.</p> <p>Q: What happens if I stop paying my NHF contribution? A: You will be given a six (6) month grace period, after which your coverage will cease until you start paying into the Fund again.</p> <p>Q: What provision is made under the NHF for Preventative Care? A: The NHF model is based strongly on Primary Care where Health Promotion is given high importance. Primary Care Provider contracts will provide additional financial reimbursements for the achievement of prevention targets, for example, childhood immunization and cervical cytology.</p>

The National Health Fund Shadow Board wished to express a further thank you to the general public and the participants of all the consultation and information sessions conducted thus far.

Comments and queries may be directed to the Chair, Dr. Bonnie Richardson-Lake at email address bonnie.lake@gov.ai, or to the office on telephone number 498-0071.

Sensitising and Informing the Public

The National Health Fund has embarked on a series of public awareness programmes.

These took the form of Consultation sessions, information sessions, live radio programmes, and the circulation of printed material.

During the period February 2007 through August 2008, the Shadow Board conducted a series of information sessions where presentations were made to several departments of Government.

The members of the Shadow Board made presentations aided by a power point prompter, providing details of the relevance, purpose, goals and objectives of the Fund. The presentation also detailed the obligations of employers and employees to the NHF, among other areas of importance.

On February 14, 2007 the NHF Shadow Board conducted a consultation session with the departments of the Ministry of Social Development at the Teachers Resource Centre.

On February 15, 2007 a presentation was made to the departments of the Ministry of Finance. The NHF Shadow Board made this presentation at the Royal Anguilla Police Force Training Room.

The Chief Minister's Office and all its departments were facilitated on the 16th of February 2007, at the RAPF Training Room.

On February 22 2007, the NHF Shadow Board gave a presentation to the departments of the Ministry of Infrastructure, at the Stoney Ground Primary School.

The same was done for the Governor's office and offices that fall under its ambit on February 23, 2007.

At the Teachers Resource Centre on February 26 and 28 2007, the NHF

made a similar presentation to the Health Authority of Anguilla.

Consultation sessions with the remaining Statutory Bodies which included the Financial Services Commission and the Social Security Board were conducted at the Anguilla Tourist Board on the 23rd of February 2007.

In August 2007, presentations to the Banking Sector and the Taxi Association, proved very interactive.

The former Director of the NHF, Dr. Anthony Snell also made a live presentation on the Health Matters Radio programme, hosted by Radio Anguilla.

In November of 2007, the Anglican Church hosted the NHF Shadow Board for its presentation to their members.

On April 30, 2008 a small number of person attended the NHF's presentation at the South Hill Methodist Church. The first of two such sessions was held at the Stoney Ground Primary School for Contractors and their employees on April 16, 2008.

The second was held on August 20, 2008 at the Teachers Resource Centre.

A similar presentation was made to the members of the Anguilla Chambers of Commerce and Industry on May 21 2008, which they hosted at the Overlook Restaurant.

On July 16 2008, The Church of God of Holiness hosted the NHF for an information session, and so did the Church of God of Prophecy on July 17, 2008.

Attendees were encouraged to seek clarity during the presentations, though time was allotted for questions and comments at the end of each session.

The general response was positive, with most credit given to the provision of care to the elderly regardless of their ability to pay, and the high level of health care for all, irrespective of one's income bracket that is proposed under the National Health Fund.

The Government of Anguilla is committed to a healthy Anguillian society, thereby ensuring a sustainable progressive economy.



Composite photo of gathering at the Church of God of Holiness

Meet the Shadow Board and the Staff

The National Health Fund Shadow Board was commissioned in May 2007. Under the jurisdiction of the Ministry of Health and Social Development, the Shadow Board has responsibilities for the control, management and administration of the Fund and the duties mandated by the Ministry by way of the National Health Fund Act.

The National Health Fund Shadow Board is Chaired by Dr. Bonnie Richardson-Lake, the Permanent Secretary in the Ministry of Health and Social Development. Dr. Lake in her capacity represents her Ministry on the Shadow Board.

The other members of the NHF Shadow Board are Mr. Ian Ferguson, Chief Financial Officer of The National Bank of Anguilla. Mr. Ferguson is the Board's representative for Private Sector Business/Finance.

Mrs. Rhonda Connor, the Chief Education Officer, represents Public Interest.

The Director of the Social Security Board, Mr. Timothy Hodge is that organization's representative on the NHF Shadow Board.

The Ministry of Finance is represented by Mrs. Gecheal Richardson-Gumbs, Director of the Inland Revenue Department.

The National Health Fund is managed by a Chief Executive Officer and is staffed with a Medical Director and an Office



L-R: Mrs. Rhonda Connor, Mr. Timothy Hodge, Dr. Bonnie Richardson-Lake, Mr. Ian Ferguson and Mrs. Gecheal Richardson-Gumbs.



Ms. Nicole Alleyne Dr. Ramon Figueroa

Manager.

The CEO of the Fund is responsible for developing, directing and monitoring of strategic plans, to ensure the achievement of the mandated goals and objectives. A Chief Executive Officer is currently being recruited.

Dr. Ramon Figueroa is the Consultant Medical Director. He is responsible for the management of the medical and clinical aspects of the Fund.

Ms. Nicole Alleyne is the Office Manager and Personal Assistant to the CEO and Director. She is responsible for the administrative aspects of the office and the Shadow Board.

The National Health Fund is managed by the Shadow Board in the absence of a Chief Executive Officer.

The Role of Social Security in the Provision of Health Care

Continued from back page

This is the approach taken by the Government of Anguilla in the establishment of the National Health Fund (NHF). The NHF will use several funding sources including a contribution from government revenues, an element of national health insurance collected by the Social Security Board, and co-payments. It will use the Social Security Board's administrative structures to perform its accounting, registration and collections functions on a contract-for-services basis. This is an example of building on synergies and avoiding duplication of services or "re-inventing the wheel". The Director

of Social Security will also serve on the NHF's 5-person Board of Directors.

It must be stressed though, that the National Health Fund has its own Act and Regulations, its own Board, its own staff and its own Fund, which will be completely separate from that of the Social Security Fund.

The NHF Act 2008 was passed by the Government of Anguilla on February 14, 2008. The Launch date of the National Health Fund is to be announced