

## Cayman Islands Survey – Health Insurance for Senior Citizens

The Health Insurance Commission at the Department of Health Regulatory Services of the Cayman Islands is undertaking a feasibility study for a Standard Health Insurance Contract (SHIC) for persons age 65 and older. The current SHIC establishes the minimum level of benefits that must be covered by a health insurance policy sold in the Cayman Islands. More details on the current SHIC can be found in Schedule 1 of the Health Insurance Regulations (2017 Revision) [Click here for more information](#)

**The survey is open to all persons** (and not just to Senior Citizens).

This survey is being conducted by the healthcare consulting firm Morneau Shepell which has been engaged by the Health Insurance Commission to undertake the feasibility study.

Your views are important to help with the analysis and this survey is intended to gather your input. If there are **other members in your household** who wish to provide input, they **should separately complete this survey**. Please be assured that all the survey data and information collected by Morneau Shepell will be held in strict confidence and your responses will remain anonymous.

We thank you for your participation in the survey. The survey is estimated to take approximately 15 minutes to complete.

This survey may be completed on a desktop, mobile device or tablet. If you are unfamiliar with the internet, you may wish to have someone assist you to complete this survey online. If you prefer to complete the survey in paper form, you can request a copy of the survey at a District Health Clinic, a Hospital, the Government Administration Building, the Seafarers Hall, or at other government service centres.

### **Important Dates**

The closing date of the survey is **Sunday April 15, 2018**.

# Cayman Islands Survey – Health Insurance for Senior Citizens

## 1. You are responding to the survey as:

- A member of the public
- A provider of care
- An insurer
- An employer
- On behalf of an organization, group or committee
- Other

Other (please specify):

## 2. Do you currently live in the Cayman Islands?

- Yes, in Grand Cayman
- Yes, in Cayman Brac
- Yes, in Little Cayman
- No

## 3. Are you presently working?

- Working
- Not working
- Retired

## 4. Your age is:

- Younger than 25
- Age 25 to 44
- Age 45 to 64
- Age 65 to 75
- Older than 75

## 5. Your gender is:

- Female
- Male

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**6. Do you currently have health insurance?**

- Yes
- No
- Unsure

**If you answered "yes" or "unsure", please skip to Question 8. Otherwise continue with Question 7.**

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### 7. Why do you not currently have health insurance?

- I don't need health insurance
- It is too expensive
- I have been denied or declined health insurance
- I don't know how to obtain health insurance

Other (please specify)

**Please continue the survey on Question 18.**

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### 8. Who makes the arrangements for your health insurance?

- I make my own arrangements
- I access insurance through my employer
- I access insurance through my former employer
- I access insurance through my spouse's plan or another family member's plan
- I have an advisor/broker who makes my health insurance arrangements
- A government agency facilitates my insurance
- None of the above / other

### 9. Which insurance company do you use for health insurance?

- Aetna Life & Casualty
- BAF Insurance Company
- Cayman First Insurance Company
- CayMed Plus/BBP Insurance Ltd.
- CINICO
- Colonial Medical (BritCay)
- Generali Worldwide Insurance
- Guardian Life of the Caribbean (Fidelity)
- Pan-American Life Insurance Company
- I don't know

### 10. All health insurance policies in the Cayman Islands must include cover for the Standard Health Insurance Contract (SHIC) benefits. Health insurance policies may cover benefits that are additional to the SHIC.

- I have a SHIC only policy
- My health insurance policy includes additional benefits
- I don't know if my health insurance policy includes additional benefits

### 11. Who is responsible for paying your health insurance premium?

- I pay the total premium
- I don't pay any premiums (for example your employer/former employer pays the full premium)
- I pay part of the premium (for example you and your employer/former employer each pay towards health insurance)
- I don't know

**12. What is the current total monthly premium for your health insurance policy?  
Please provide only your personal total premium rate and not a rate that includes  
the premium for dependants on your health insurance policy.**

- Less than \$200 per month
- Between \$200 and \$300 per month
- Between \$300 and \$400 per month
- Between \$400 and \$500 per month
- Between \$500 and \$600 per month
- More than \$600 per month
- I don't know / Not applicable to me

**13. Is your health insurance policy subject to a rating or loading (which is an  
additional premium over the standard rate)?**

- Yes
- No
- I don't know

**14. Is your health insurance policy subject to an exclusion where certain services  
under your health insurance policy are not covered (which may be due to health  
conditions prior to your application for health insurance)?**

- Yes
- No
- I don't know

**15. Over the last 3 years have you switched between health insurance companies?**

- No, I have been with the same insurance company
- Yes, I voluntarily switched between insurance companies
- Yes, I switched insurance companies due to change in employment or due to a change made by my employer
- Other

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### 16. When thinking about your current health insurance:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
My health insurance is important to me	<input type="radio"/>				
I have good knowledge on what services are covered by my health insurance	<input type="radio"/>				
My health insurance meets my needs	<input type="radio"/>				
I am satisfied with my health insurance	<input type="radio"/>				
My health insurance is value for money	<input type="radio"/>				

### 17. If you did not Agree or Strongly Agree with any of the statements above, can you please explain below (optional):

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**18. When thinking about your total medical and healthcare related expenses that are not covered by your health insurance policy (these are referred to as patient co-pays or out-of-pocket payments), over the last 12 months they total:**

- |   |   |
|---|---|
| <input type="radio"/> Less than \$200           | <input type="radio"/> Between \$1,000 and \$2,000 |
| <input type="radio"/> Between \$200 and \$500   | <input type="radio"/> More than \$2,000           |
| <input type="radio"/> Between \$500 and \$1,000 | <input type="radio"/> I don't know                |

**19. Regarding your co-pays or out-of-pocket payments, the majority relate to:**  
**You may select multiple items.**

- |  |   |
|--|---|
| <input type="checkbox"/> Hospital provided care                          | <input type="checkbox"/> Vision care  |
| <input type="checkbox"/> Prescription drugs                              | <input type="checkbox"/> Dental care  |
| <input type="checkbox"/> Physician and specialist services               | <input type="checkbox"/> Personal care (for example, a caregiver or long-term care) |
| <input type="checkbox"/> Medical tests (such as radiology and lab tests) | <input type="checkbox"/> Other care providers                                       |
| <input type="checkbox"/> Mental healthcare                               | <input type="checkbox"/> Overseas care  |

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20. When thinking about the basket of services that you value the most and would wish to see included in all health insurance policies for persons age 65 and over, which of the following (listed alphabetically) would be most valued?

	High Value	Some Value	Neutral	Low Value	Not Valued
Allied healthcare services (such as naturopathy, acupuncture, podiatry, chiropractic, massage therapy)	<input type="radio"/>				
Dental services	<input type="radio"/>				
Emergency medical care, including ground ambulance services	<input type="radio"/>				
Health promotion services (such as education, wellness and nutrition counselling)	<input type="radio"/>				
Hospice care or palliative care (for persons with an advanced or life-limiting illness)	<input type="radio"/>				
Hospital services (such a hospital stay, day surgeries, physician care)	<input type="radio"/>				

	High Value	Some Value	Neutral	Low Value	Not Valued
<b>In-home medical, skilled nursing and caregiver services</b>	<input type="radio"/>				
<b>Medical devices and equipment (such as a wheelchair, hearing aids, portable oxygen apparatus)</b>	<input type="radio"/>				
<b>Medically necessary tests (such as lab tests, x-rays, scans)</b>	<input type="radio"/>				
<b>Mental healthcare services</b>	<input type="radio"/>				
<b>Overseas care, including air ambulance</b>	<input type="radio"/>				
<b>Physician and specialist services</b>	<input type="radio"/>				
<b>Prescription drugs</b>	<input type="radio"/>				
<b>Rehabilitation services (such as speech therapy, physiotherapy, occupational therapy)</b>	<input type="radio"/>				
<b>Vision services</b>	<input type="radio"/>				

## Cayman Islands Survey – Health Insurance for Senior Citizens

21. If a Standard Health Insurance Contract (SHIC) for persons age 65 and over were to include additional services and insurance protection but it leads to a higher premium rate, which of the following (listed alphabetically) would you be most willing to pay for?

	Very Willing	Likely	Neutral	Not likely	Not at all willing
Allied healthcare services (such as naturopathy, acupuncture, podiatry, chiropractic, massage therapy)	<input type="radio"/>				
Dental services	<input type="radio"/>				
Emergency medical care, including ground ambulance services	<input type="radio"/>				
Health promotion services (such as education, wellness and nutrition counselling)	<input type="radio"/>				
Hospice care or palliative care (for persons with an advanced or life-limiting illness)	<input type="radio"/>				
Hospital services (such a hospital stay, day surgeries, physician care)	<input type="radio"/>				

Very Willing

Likely

Neutral

Not likely

Not at all willing

In-home medical,  
skilled nursing  
and caregiver  
services

Medical devices  
and equipment  
(such as a  
wheelchair,  
hearing aids,  
portable oxygen  
apparatus)

Medically  
necessary tests  
(such as lab tests,  
x-rays, scans)

Mental healthcare  
services

Overseas care,  
including air  
ambulance

Physician and  
specialist services

Prescription drugs

Rehabilitation  
services (such as  
speech therapy,  
physiotherapy,  
occupational  
therapy)

Vision services

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**22. If a Standard Health Insurance Contract (SHIC) for persons age 65 and over were to include additional services and insurance protection but it leads to a higher premium rate, how much more than your current premium rate would you be willing to pay for health insurance?**

- Less than a 5% increase
- An increase between 5% and 10%
- An increase between 10% and 15%
- An increase between 15% and 20%
- An increase over 20%

**23. What are the factors that prevent you from seeking medical care? Choose those that apply most often.**

**You may select multiple items.**

- The service is covered by my health insurance but I don't wish to pay the co-pay
- I have reached the limits under my health insurance policy and I don't wish to pay for the service
- The service is not covered by my health insurance
- I can't afford the service
- I can't get a referral for the service
- I don't know how to access the service
- The service is not offered in the Cayman Islands

**24. In general, a principle under health insurance is to pool persons together so that healthcare claims are spread amongst the participants in the risk pool.**

**Please choose the statement that best fits how you would wish the health insurance system to operate:**

- 1. All persons no matter their health condition, age or gender should pay the same premium rate
- 2. Similar to 1 above, even if it means that I pay a premium rate higher than I might otherwise have paid
- 3. Persons that are known or anticipated to have high claims should pay a higher premium rate
- 4. High risk persons should be placed in a separate insurance pool
- 5. Similar to 4 above, except I'd be willing to pay towards the high risk pool so that these high risk persons can afford health insurance
- 6. No rules should apply to premium rates, health insurers should compete on premium rates and "the market will decide"

## Cayman Islands Survey – Health Insurance for Senior Citizens

You have reached the end of the survey.

**Please return your completed survey to:**

Health Insurance Commission (HIC)  
Government Administration Building  
133 Elgin Avenue  
George Town  
Grand Cayman

**OR** at any of the District Health Clinics

**OR** to the Faith Hospital, Cayman Brac

The Health Insurance Commission wishes to thank you for your participation in the survey.