Healthcare insurance in the Dutch Caribbean

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Dutch Caribbean

Presentation

- Governance

- Responsibilities and tasks

- The healthcare insurance

- Development since the start (10-10-10)

- Challenges for the near future

Governance

The Kingdom of The Netherlands
- The Netherlands (17 mln)
- Aruba
- Curacao
- Saint Maarten

Municipalities of The Netherlands
- Bonaire   18.000
- Saint Eustatius   4.000
- Saba   2.000

Also known as: the Dutch Caribbean

Responsibilities and tasks

- Ministry of Health (The Hague):
  - Lawmaking (political decisions).

- Health insurance office (Dutch Caribbean):
  - Organizing and contracting cure and care

- Local Municipalities (Bonaire, Saint Eustatius and Saba)
  - Public Health, e.g. providing information and knowledge on health.

The health insurance

- Uniform insurance with an extensive package for everybody who is a legal resident in the BES

- The healthcare insurance is partly financed through an insurance premium, ca. USD 40 mln

- The remaining costs are financed by the Dutch government (deficits are guaranteed)

The health insurance

Expected costs in 2014

- Cure USD 94
- Care USD 16
- <u>Overhead (organizational costs)</u> USD 6 +
- Total expenditures USD 116 mln.

- Per capita health care expenditures approximately costs USD 4.780,-

- Gross Domestic Product (GDP) 2012 Bonaire: USD 372 Mln.
- Average income 2012: USD 21.000 a year

Development since 10-10-10

Cure
- Intramural specialists
- Cooperation with VU/AMC (Academic hospitals in the Netherlands)
- Haemodialyses unit (Bonaire)
- Medical devices, e.g. CT-scan, Xray
- Concentration and decrease of medical referrals
- Psychiatry en addiction care
- Air-ambulance on all three islands

Care
- Focus on ambulant care
- (New) Infrastructure

Challenges (2015-2018)

Financial

- Total Health Expenditures grow to USD 120 M (2017)
- Improve budget controls. If not…….
- Introduction of out-of-pocket payments? Higher premium rate?
- From public to private healthcare system?

Health care access

- More focus on care (elderly and disabled)
- Redirection of medical referrals to Guadeloupe from Statia and Saba
- Improvement of external communication

Thank you!