

Managing Catastrophic Care: The Experience of The National Health Insurance Plan (NHIP) of The Turks and Caicos (TCI):

Health Financing: Strategic Management, Spending Wisely-2

Part I



**National Health
INSURANCE BOARD**

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Outline

- **Background/Introduction**
 - Profile of the TCI: Geographic, Demographic and Socioeconomic
- **Health Services Delivery:** Five Pillars of Health Services Reform of Ministry of Health, Agriculture, Sports & Human Services (MOH)
 - **Pillar #1:**The National Health Insurance Plan (NHIP) as Financing Mechanism
 - **Pillar#2:** TCI Hospital sites (Grand Turk and Providenciales; 2010)
- **NHIP's Funding of Health Care: (2010 -2018) : An overview**
- **Managing Catastrophic Illnesses**
 - Roles of TCI Hospital (Preferred Provider) and Treatment Abroad Program (TAP)
- **Managing Costs: Costs Incurred and Austerity Measures**
 - Creating Fiscal Space
 - Exploring Options to Improve Efficiency; **Bending the curve**
- **Summary**
 - Gaps, Challenges and Lessons Learned
- **The Way Forward: Completing the TCI Health Care Puzzle**
 - The Other 3 Pillars
 - Role of Public Health/ Prevention

The TCI: One of the 28 SIDs in the Caribbean



Background: Focus on TCI

- 40 islands at SE of the Bahamian archipelago
 - 8 inhabited
- UKOT with population which grew from 19,888 (2001 Census) to 31,458 (2012 Census); 39,792 (2018 estimated)
 - **Grand Turk:** Nation's Capital and Seat of Government
 - **Providenciales:** Most populous and economic hub
- Overall life expectancy for males and females increased from 73.1 years and 77.8 years, respectively, in 2008 to 75.8 years and 78.7 years, respectively in 2012

The Islands of the Turks and Caicos (TCI)

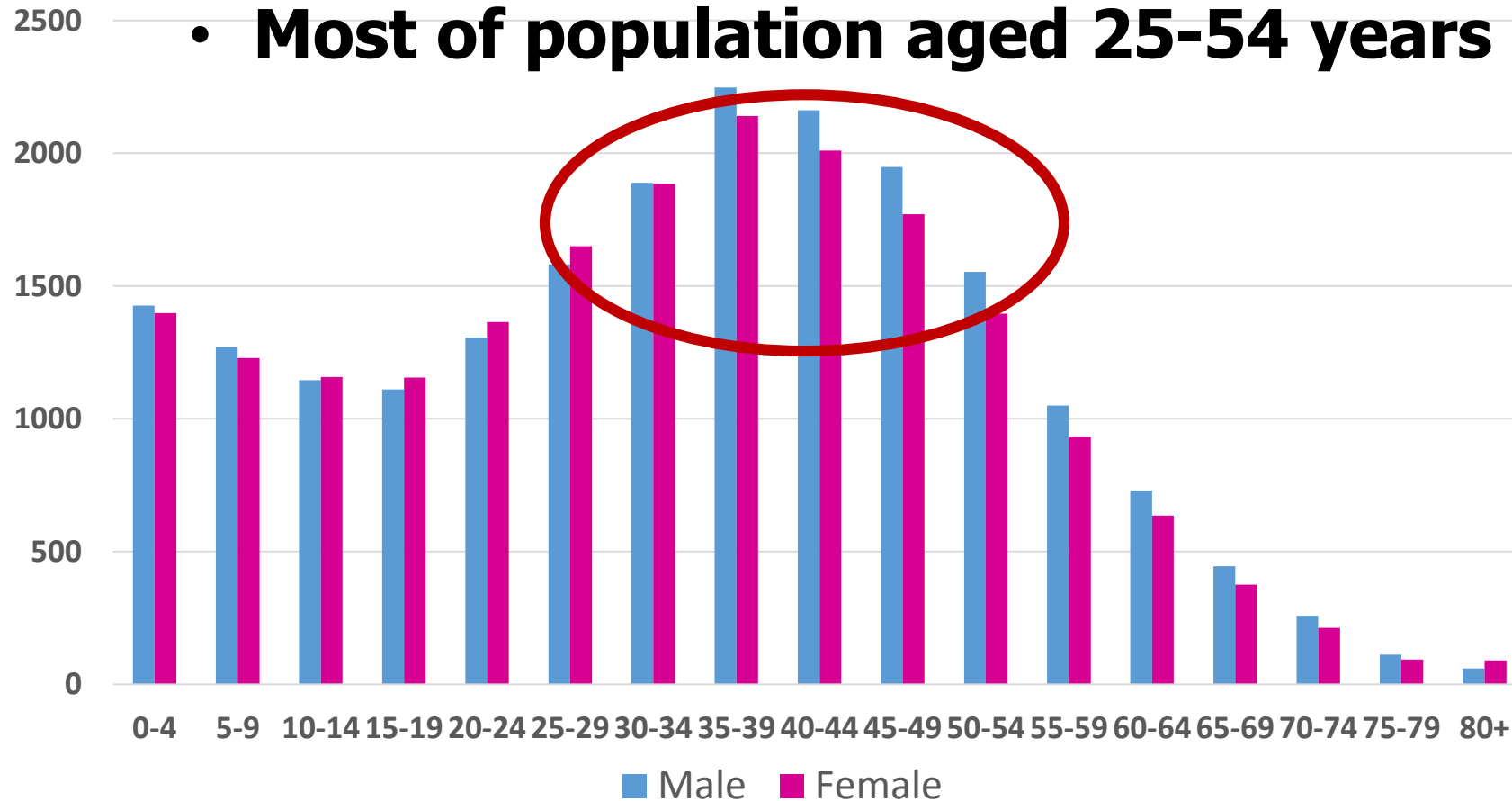


Background: The TCI Economy

- Economy based mainly on:
 - Tourism,
 - Offshore financial services and
 - Fishing
- Gross domestic product (GDP; 2017 forecasted) \$963 million
 - Official currency = \$\$US
 - Tourism (hotels and restaurants) and financial intermediation sectors accounted for approximately half of GDP (40% and 10%) respectively

Background: The TCI Population

- **Most of population aged 25-54 years old**



Population Distribution by Gender (2012 Census)

Health Services Delivery: Ministry of Health, Agriculture, Sports and Human Services (MOH)

- Health care delivered via:
 - A nexus of TCIG-managed public health clinics strategically located throughout the six main inhabited islands
 - TCI Hospital sites on **Grand Turk** and **Providenciales**
 - Private fee-for-service clinics, primarily on Providenciales
- Medications dispensed primarily through private pharmacies on Grand Turk and Providenciales and TCIG clinics elsewhere

MOH: Five (5) Pillars of Health Services Reform

The **new millennium** heralded the implementation of Health Services Reform Strategies under the auspices of a five (5) pillars approach:

- 1. The creation of a contributory financing mechanism, the National Health Insurance Plan (NHIP)**
- 2. Construction of TCI Hospital (2 new hospital sites)**
3. Health Services Regulation through the creation of a Health Regulatory Authority (HRA)
4. Primary Healthcare Renewal
5. Strengthening Health Prevention and Promotion

NHIP: Funding Health Care in TCI

- The National Health Insurance Board (NHIB) is a statutory body of TCIG established in 2009 to manage **The National Health Insurance Plan (NHIP)** a contributory **social health insurance scheme**
- **As Primary funding mechanism, NHIP is linchpin of** the healthcare landscape. This includes:
 - Funding and improving access to high quality Primary and Secondary healthcare
 - Establishing an effective mechanism for procurement and management of health services locally and overseas (including **Tertiary and most Catastrophic care via the Treatment Abroad Program [TAP]**)

The National Health Insurance Plan (NHIP)

- Operational in 2010. Embodies the principle of **solidarity and equitable access to health care**
- Financed by contributions from **employers, employees, and self employed**; supplemented by **subventions** from TCIG
- **Employee Contributions**: one-size-fits-all percentage of income and additional contributions for dependents.
 - Special rates for employers, self-employed, and small businesses
 - Co-payments or NHIP-negotiated partial payments at points of service:
 - TCI Hospital sites; Private clinics; Pharmacies
- Subscriber base has grown from < 24,000 to **32,959** registrants (Aug 2018)
 - Covers 87% of TCI's estimated population
 - Projected to reach **35,000** by end of 2018/19

The National Health Insurance Plan (NHIP)

- **Care based on a Benefits Package.**
- Ongoing increase in number of subscribers resulting in:
 - Concomitant overall increased demand for care in general and for more complex care resulting in:
 - **Overall increased cost**
 - Increased hospital and local provider utilization
 - Greater demand for services not offered in-country and accessed via **Treatment Abroad Programme (TAP)**
- **NHIP Covers and manages Tertiary care, which includes most Catastrophic illnesses, under TAP**

Catastrophic illness is a major life threatening/altering health event



**CATASTROPHIC INJURIES
& ILLNESSES**

Care for Catastrophic Illnesses in TCI

- Catastrophic illnesses are severe **life threatening** and/or **life altering disabling**. May create financial hardship.
 - Include cancer, heart attacks, end stage renal disease, strokes, coma.....
- May require **prolonged hospitalization and/or rehabilitation** and may involve intensive, highly specialized, life support care for an acutely ill or severely traumatized patient.
- Usually incurs high costs for hospitals (critical care services, doctors and medicines)

TCI Hospital: One Hospital With Two Sites



Catastrophic Healthcare via TAP

- TCI Hospital, the designated **Preferred Provider, is the gateway to accessing care for catastrophic illnesses**
- TCI Hospital assesses each case:
 - Treats patient (e.g., dialysis) or
 - Makes referral to NHIP as appropriate for TAP
- Locally-based services complemented by visiting specialists such as ophthalmologists, oncologists and neurologists
- Expanded services (**Tertiary and most Catastrophic Services**) accessed via TAP if patient cannot be managed by TCI Hospital

Treatment Abroad Programme: NHIP as Gate Keeper of Catastrophic Care in TCI



Urgent Referral

TCI Hospital



Medical Director NHIP



Overseas Provider

Treatment Abroad Programme: NHIP as Gate Keeper of Catastrophic Care in TCI



Non-Urgent Referral

Physician
(TCI Hospital)

Chief Medical Services
(TCI Hospital)

Joint Referral Committee
(DHS, CMS, MD_NHIP)

NHIP (Case/Clinical Services Managers) **Overseas Provider**

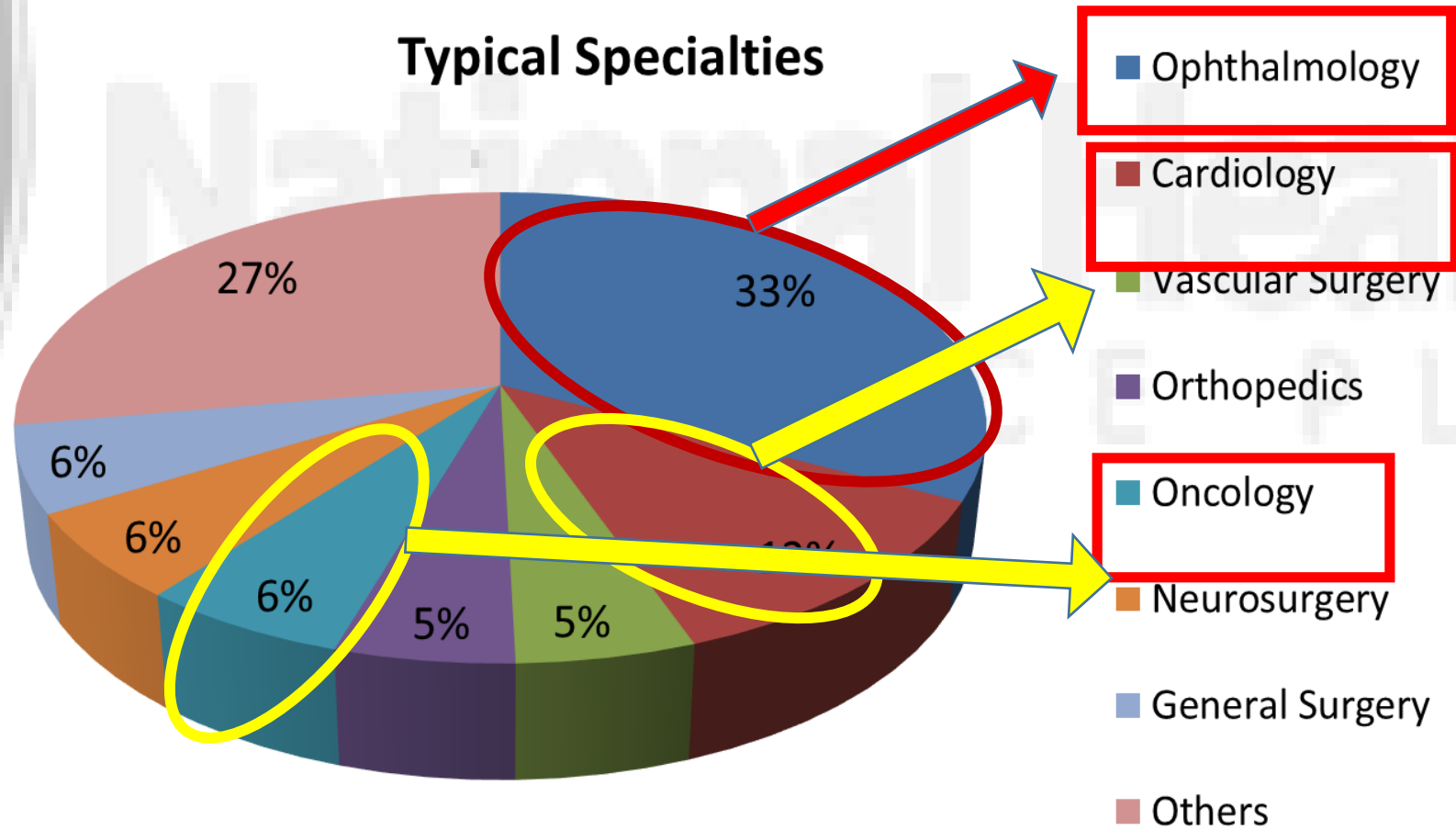
The National Health Insurance Plan (NHIP): Treatment Abroad Programme

- A total of **6,983 TAP referrals over 8 year period** (04/2010 – 04/2018)
- **20 % of referrals categorized as Urgent**
- Over Ninety-six percent (> 96%) treated regionally, primarily in Jamaica, Dominican Republic and Bahamas.
- Approximately 1,500 claims/month processed for TAP

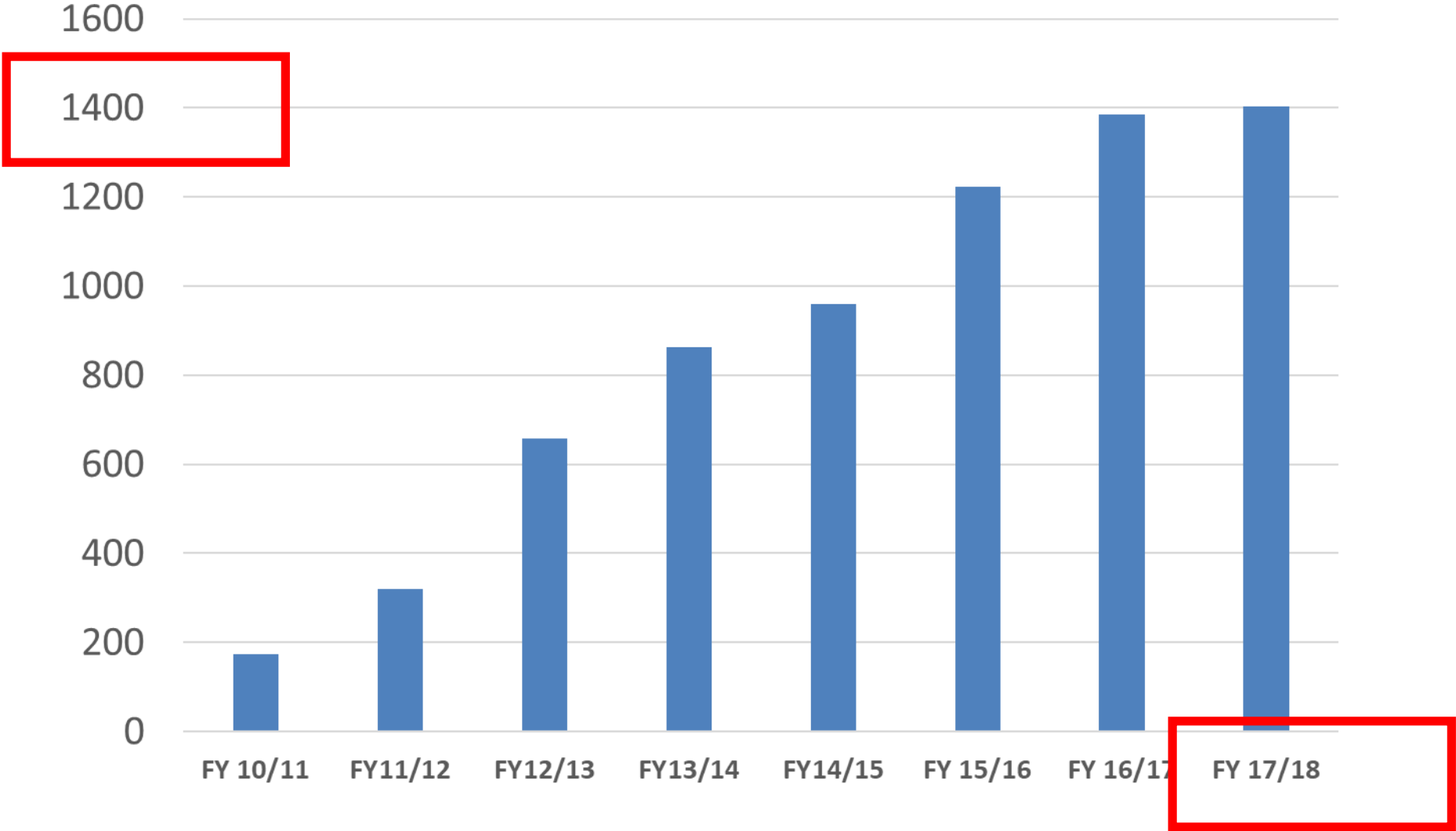


TAP Services

Typical Specialties



TAP Referrals FY 2010-2018





TAP: Health Care Providers

- **185** Major Medical Providers
- **11** Hospitals,
- **5** Major transport providers
- Regional providers primarily in 3 countries;
 - Jamaica
 - Bahamas
 - Dominican Republic)
- **USA, Canada and UK for services not available regionally**