

NHI BAHAMAS

**15th Caribbean Conference on
National Health Financing
Initiatives**

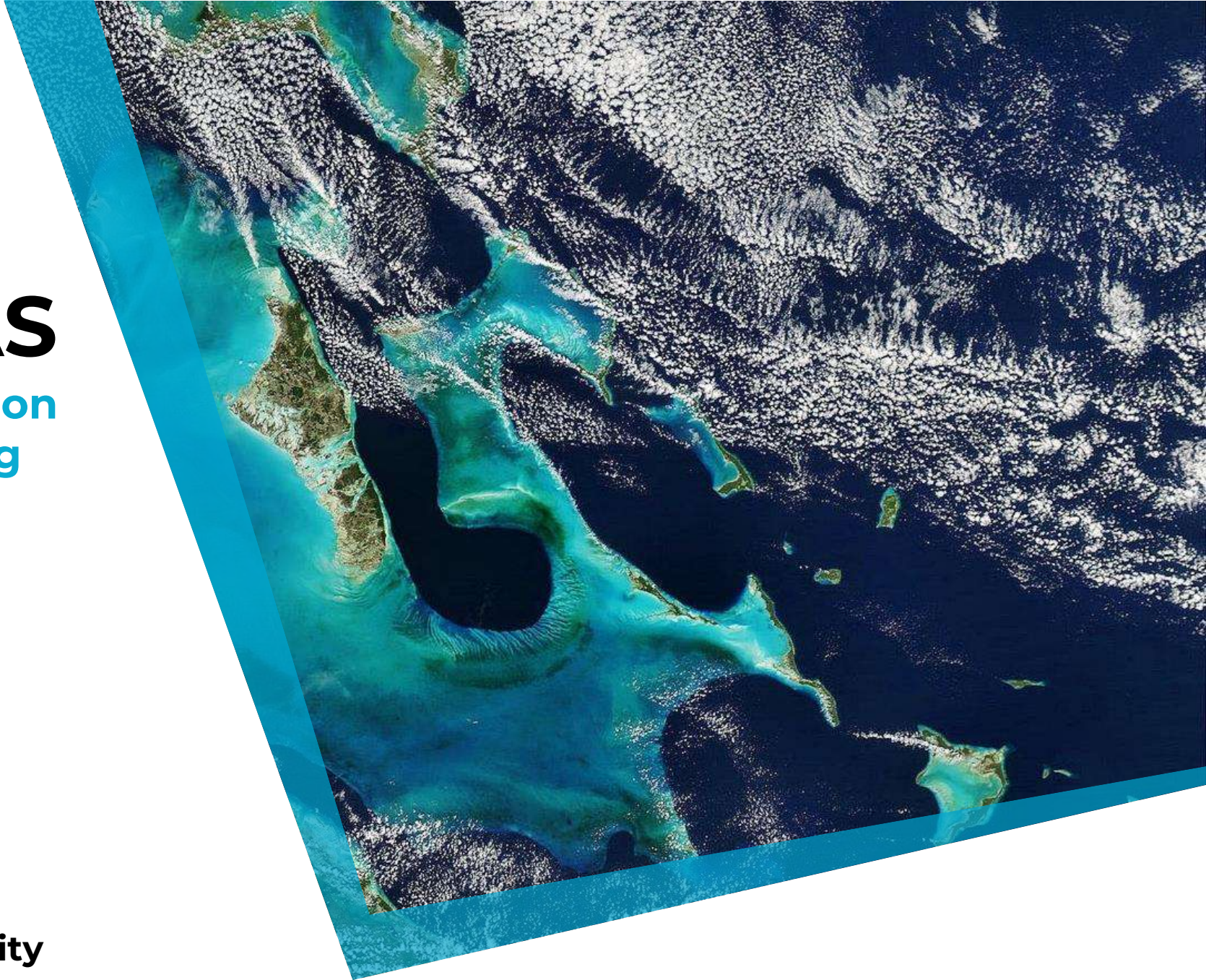
**“Country Experiences-
Governance of Health
Financing Systems”**

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Objectives

NHIA Overview & Update

NHIA Governance Framework

Legislation Reform

Governance Lessons

The Way Forward





National Health
Insurance Authority

1. NHIA Overview & Update



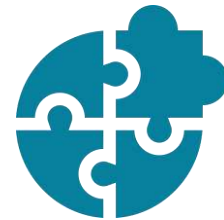
What is NHI Bahamas?

NHIA is an agency of the government of The Bahamas. Established in May 2017, we are on a journey to transform the healthcare system and provide accessible, affordable, and quality healthcare for the benefit of all Bahamians.

Improve standards and quality of care



Integrate primary health system



Achieving UHC



Improving the healthcare sector is a collective responsibility.
NHIA acts as a financing mechanism to influence system improvement in partnership with other agencies.

NHI UPDATE

160,000
Beneficiaries enrolled

90%
Patient Satisfaction Rates

140
Physician providers
in the NHI network

**NHIA ACT
2023
Update**

76
NHI facilities across
eight islands

\$333
Cost per Beneficiary,
including Admin, Tech,
Benefits



NHI has achieved **significant enrollment across 17 islands** and is projected to continue this success throughout **The Bahamas**.



National Health
Insurance Authority

2. Governance Framework



Governance Framework

NHI Act 2016

NHI Act was drafted and passed in 2016 in preparation for introducing the NHIA program. The Act governed the launch of the Authority and made governance provisions inclusive of board composition and management structure. The Act is still in force today

NHI Program Launch 2017

NHI Program was officially launched in 2017 and the Authority's first board of Directors was formed in accordance with the Act of 2016.

The NHI Act makes provisions for the :

- Establishment, Functions & Powers of NHI
- Administration of the NHI plan
- Regulation of Health Providers
- General Provisions

NHI Act 2023

Over the last five years, the NHI program has grown significantly, and the evolution of the program requires legislative and governance reform to meet the needs and demands of the future of the NHI program.

With the launch of the Primary Care Transformation (PCTI) initiative and to fulfill the mandate of UHC, legislative reform is necessary.

Governance Framework

NHI Board of Directors



14-member board, **9** voting members and **5** ex-officio members



Responsible for review of the **corporate structure** and, **accountability**, and **behavior** at NHIA.



Representation is **multi-sectoral and diverse**, Act states that no less than **40%** of the board must be **female or male**.



Responsible for review of the **Quality framework** and initiatives for the NHIA that promote standards and measurements



Accountability & Transparency via terms of reference, disclosures, board orientations.



Responsible for review of **legal and policy structures** to guide the organization's operation in a **legal and ethical manner**.



Responsible for the review of **the annual NHIA Audit process and report**, and any other relevant financial processes.



Board subcommittees for **Governance, Quality, Audit & Finance, Legal & Policy**



National Health
Insurance Authority

3. Legislation Reform



Need for legislative overhaul



NHIA is unable to meet desired health sector goals. We are seeking to introduce the 2023 NHI Draft Bill, which will enable The Bahamas to continue on its path toward UHC.

NHI Bill 2023



Primary Care Reform



A Universal Standard of Coverage



Building a More Efficient System

Need for The NHI Bill 2023 – Overview of Key Changes

- 1 Establish a minimum standard of coverage** (the Standard Health Benefit) to be provided in all plans
- 2 Establish a national network of providers** to deliver the Standard Health Benefit w/ a national fee schedule
- 3 Modify NHI eligibility** that only individuals without private insurance will be eligible for by NHIA.
- 4 Establish a requirement for private-insurers to enter into data-sharing agreements with the NHIA**
- 5 Build the foundation** for the ongoing expansion of the Standard Health Benefit

* Note that the Insurance Commission will continue to regulate the private insurance community.

Legislation Reform

Differences Between 2016 and 2023 Bills

The **National Health Insurance Bill 2023** will repeal and replace the National Health Insurance Act 2016 and will seek to...

Establish...

- ✓ The National Health Insurance Authority
- ✓ The National Health Insurance Plan
- ✓ The National Health Insurance Fund
- ✓ **The Standard Health Benefit (SHB) as the minimum standard of care**
- ✓ **A Compliance Officer to investigate potential violations to the Bill**

Mandate...

- ✓ **That all Approved Insurers provide the SHB as the minimum care package**
- ✓ **A national group of providers under SHB network**
- ✓ **Beneficiary eligibility is limited to people without SHB private insurance**
- ✓ **Approved Insurers enter into a data-sharing agreement with NHIA**
- ✓ **Individuals with private insurance be registered as "Inactive Beneficiaries"**

Protect...

- ✓ **Individuals with pre-existing conditions**
- ✓ **Individuals from insurance denial**
- ✓ **Access to quality healthcare for individuals in the Family Islands**
- ✓ **Affordability of the SHB in the market**

Note: The bolded items are new to the 2023 NHI Bill.

Legislation Reform

We consulted key system stakeholders

Attorney General's Office



Insurance Commission



Bahamas Insurance Association



Ministry of Finance



Medical Association



Chamber of Commerce



Key takeaways from consultation:

1

General Endorsement of policy changes

2

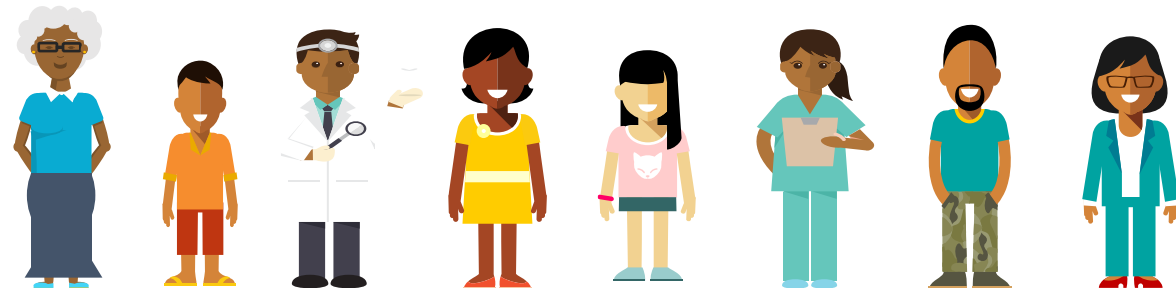
Collaborative review process

3

Revitalization of care delivery models

4

Opportunities for future service expansion





National Health
Insurance Authority

3. Governance Lessons



Governance Challenges

1

Financial
Sustainability

2

Expanding Program &
Benefits

3

Political Support &
Buy In

4

Compliance

5

Implementation &
Timeline Delays

6

Stakeholder Pushback

Governance Wins

1

Improved Quality &
Standards in Care
Delivery

2

People-Centered Care
& Financing

3

Established
Foundation for UHC

4

Leadership Continuity
& Health Sector
Partnerships

5. The Way Forward



Next Steps: Governance & Legislation Reform

1

Re-tabling of the NHI Bill 2023 post parliamentary parogue

2

Socialize accompanying regulations with various stakeholders to follow the passage of the new NHI Act.

3

Make preparations for the Standard Health Benefit to be introduced nationally post the 12-month period the legislation will take to come into force

4

Strengthen internal Governance processes & practices to support legislative and program expansion



Questions and Discussion



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