



# THE UNIVERSITY OF THE WEST INDIES

ST. AUGUSTINE, TRINIDAD AND TOBAGO, WEST INDIES

**FACULTY OF SOCIAL SCIENCES**

**HEU, CENTRE FOR HEALTH ECONOMICS**

Sir George Alleyne Building, 25A Warner Street St. Augustine

Tel: (868) 645-7351, 645-5465; Fax: (868) 662-9459; Email: [Centre.HealthEconomics@sta.uwi.edu](mailto:Centre.HealthEconomics@sta.uwi.edu)

---

November 24, 2025

**Re: Debriefing Note on Presentations and Discussions at the 16<sup>th</sup> Caribbean Conference on National Health Financing Initiatives held at Margaritaville Beach Resort, Nassau, The Bahamas, October 15-17, 2025**

## 1. Background

In response to requests from policymakers to ‘do more for improving health systems’, Heads of Caribbean Social Security Organizations at a meeting in Belize City in 2006, decided to establish a Forum—starting with a Regional Conference—for activities to build and enhance capacity in designing, implementing and effectively managing national health financing initiatives.

After the initial Conference in Turks and Caicos Islands (2006), discussions and activities have continued with follow-up Conferences in Aruba (2007); Trinidad and Tobago (2008); St. Maarten (2009); Belize (2010); Bermuda (2011); Curacao (2012); Jamaica (2013); Trinidad and Tobago (2014); Turks and Caicos Islands (2015); Bonaire (2016); Suriname (2018); Anguilla (2019); Antigua and Barbuda (2022); and Colombia (2023).

The 16<sup>th</sup> Conference was held at the Margaritaville Beach Resort in Nassau, The Bahamas from October 15-17, 2025.

## 2. Objectives

The overall objectives of the Conferences are to share knowledge, increase understanding, test ideas, enhance national expertise and deepen regional collaboration-networks in designing and managing national health financing initiatives.

In keeping with previous Conferences that selected specific issues for deeper analysis, the 16<sup>th</sup> Conference focused attention on ‘*Information Systems, Artificial Intelligence and Data Analytics in Health: Managing Costs, Optimizing Benefits for the Caribbean*’.

### **3. Co-Host**

Along with The University of the West Indies, HEU, Centre for Health Economics (UWI-HEU), the 16<sup>th</sup> Conference was co-hosted by the National Health Insurance Authority (NHIA) of The Bahamas. The Bahamas Ministry of Health and Wellness, as well as other local, regional and extra-regional sponsors provided timely, valuable support for the Conference.

### **4. Planning Team**

The Conference Planning Teams included Dr. Stanley Lalta, Ms. Charmaine Metivier and other members of The UWI-HEU and a Steering Committee from the NHIA guided by its CEO and Managing Director, Ms. Christy Butler and coordinated by Ms. CC LaFleur.

### **5. Participation**

The Conference attracted around 90 full-time participants from public and private sector organizations in 19 countries (Caribbean and non-Caribbean). Participants included:

- senior officers and managers in Caribbean Social Security Organizations, Ministries of Health and national/social health financing programs;
- representatives of other local and international organizations in financing, health insurance, reinsurance, actuarial science and health services management; and
- representatives of universities, hospitals, health and IT consulting firms.

### **6. Program Content**

#### **a) Formal Opening Ceremony**

The Opening Ceremony was attended by approximately 120 persons including government and non-government officials in The Bahamas, registered participants, and other specially invited guests.

Chaired by Dr. Anthonie Ward (The Bahamas Public Hospital Authority), the Opening Ceremony featured a mix of speeches and reflections by invited officials, singing of the National Anthem by Ms. Jillian Roberts, invocation by Bishop Delton Fernander of the Christian Council and poetry by Ms. Princess Pratt and Mr. Decicco Hall.

The Honorable Dr. Michael Darville, Minister of Health and Wellness, formally opened the Conference. He stated government's priority to Universal Coverage through expanding operations of the NHIA and the key roles of digitalization and quality of care. He singled out the challenges of NCDs and the crucial role for multidimensional, integrated approaches to address these challenges. He asked participants to maximize the opportunities at the Conference for new knowledge, ideas and capabilities to enhance the financing of their health systems.

Other speakers bringing remarks and acknowledgements included Dr. Kendal Major, Chairman of the NHIA Board; Dr. Tami Francis, Director of the National Insurance Board; Ms. Charmaine Metivier on behalf of Dr. Althea La Foucade, Director of The UWI-HEU; and Ms. Christy Butler, Manager of the NHIA. Dr. Stanley Lalta, Conference Program Coordinator, provided a rapid overview of the structure and content of the Conference's program focused on the theme 'Information Systems, Artificial Intelligence and Data Analytics in Health: Managing Costs, Optimizing Benefits for the Caribbean'.

#### **b) Presentations and Discussions—Feature Papers**

- ‘The Five Enduring Patterns of Data-driven AI Innovation in Small Health Systems’ by Mr. Dennis Arrindell, Basic Health Insurance, Curacao.
- ‘The Bahamas NHIA Experience with IS/IT Applications—Cost and Benefit Perspectives’ by Mr. Chadwick Williamson, NHIA, The Bahamas.
- ‘Return on Investment by Design: The Impact of Scalable Automation in Healthcare’ by Mr. Alain Tremblay and Mr. K. Scott MacKenzie, Maximus Inc., Canada.
- ‘Optimizing Value for Money in PAHO’s Information Systems for Health Program (IS4H)’ by Dr. Marcelo D’Agostino, PAHO, Washington DC.

#### **c) Presentations and Discussions—Country/Institutional Papers**

- ‘Experience of National Health Financing Agencies with IS/IT Applications—Cost and Benefit Perspectives’ by:
  - (i) Ms. Ruth Jaramillo Waight, National Health Insurance Department, Belize.
  - (ii) Mr. Darren Barnes, Medical Benefits Scheme, Antigua and Barbuda.
  - (iii) Dr. Ricky Braithwaite, Bermuda Health Council, Bermuda.
  - (iv) Mr. Wilbert Lyn, National Health Fund, Jamaica.
  - (v) Mr. Collin Scatliffe, National Health Insurance Program, Virgin Islands (UK).
  - (vi) Dr. Michael Gayle, National Insurance Company, Cayman Islands.
  - (vii) Ms. Sapna Chatlani, Colina Insurance Company, The Bahamas.
- ‘Experience of Hospitals with IS/IT Applications—Cost and Benefit Perspectives’ by:
  - (i) Mr. Patrick Clarke, Doctors Hospital, The Bahamas.
  - (ii) Dr. Victor Castillo, Fundación Cardiovascular/International Hospital, Colombia.
  - (iii) Dr. Aubynette Rolle, Public Hospitals Authority, The Bahamas.
- ‘Updates on Progress with Universal Health Coverage Plans’ by:
  - (i) Dr. Alisha Eugene-Forde, Ministry of Health and Wellness, St Lucia.
  - (ii) Mrs. Kim Taylor, Ministry of Health and Wellness, Grenada.
  - (iii) Mr. Howard Lynch, Ministry of Health and Wellness, Jamaica.

#### **d) Presentations and Discussions—Specific Thematic Papers**

- ‘Experience with Contracting Health Care Providers and Health Financing Agencies for IS/IT Applications in the Caribbean’ by Mr. Shekar Reddy Sanumpudi, Advanced Integrated Systems, Jamaica.
- ‘Securing Value for Money in Negotiating and Implementing IS/IT Contracts: Lessons for Caribbean Health Financing Agencies’ by Mr. Shripal Doshi, KPMG Inc., Bermuda.
- ‘AI, Health and the Law’ by Mrs. Haleema Ali-Sisbane, The UWI-HEU, Trinidad and Tobago.
- ‘Data Visualization and Dashboards for Health Analysis’ by Mr. Howard Cimring, TELUS Health Inc., Canada.
- ‘Strategies to Optimize Capacity-building for IS/IT in Health in Small Countries’ by Mrs. Mary Miller Sallah, Ministry of Health, Montserrat.
- ‘The NHIA and Managing the Health and Cost Burden of Prostate Disease in The Bahamas’ by Dr. Robin Roberts, NHIA, The Bahamas.

- ‘Confronting the Health and Financing Implications of Climate Change in the Caribbean’ by Mr. Roger Mc Lean, UWI-HEU, Trinidad and Tobago.

**e) Special Forum on ‘Universal Health Coverage by 2030—Is the Caribbean on Target?’**

- Moderator—Dr. Stanley Lalta, UWI-HEU
- Panelists—Ms. Christy Butler, NHIA, The Bahamas; Mr. Gerbert Spijker, Basic Health Insurance Plan, Curacao; Mr. Kevin Silston, Medical Benefits Scheme, Antigua and Barbuda; Prof. Leslie Walwyn, American University of Antigua.
- Commentators—Dr. Ramon Figueroa, NHI Department in Belize; Ms. Etoile Pinder, Sanigest Inc (Costa Rica); Dr. Dalano Da Souza, UWI, Five Islands Campus, Antigua and Barbuda.

**f) Briefs on Research and New Developments in Health**

- Proposal for Caribbean Health Economics and Financing Association (CHEFA) by Dr. Stanley Lalta, UWI-HEU; Dr. Ricky Braithwaite, Bermuda Health Council; Dr. Ramon Figueroa, NHI Belize; Mr. Derek Osborne TELUS Health Inc.
- Publication of Caribbean Currents by Dr. Ricky Braithwaite and Mrs. Mary Miller Sallah.
- Activities of the Caribbean Committee for Research on Social Security (CCROSS) by Mrs. Patricia Edwards-Wescott, UWI-HEU.
- Scope and Status of the Caribbean Health Information Systems Technical Support Facility by Ms. Charmaine Metivier, UWI-HEU.
- Activities of CariGenetics Ltd in Advancing Health in the Caribbean by Mr. Devy Frederick, CariGenetics Ltd, Bermuda.

**g) Special Session on AI, Data Analytics and Health**

- Deep Dive into Leveraging AI and ChatGPT Applications for Healthcare Professionals by Mr. Dennis Arrindell, Basic Health Insurance, Curacao.

**h) Conferences Progress Report**

Dr. Stanley Lalta, Program Coordinator, presented a review of activities and progress over the 16 Conferences, from Turks and Caicos Islands (2006) to The Bahamas (2025). He referred to the Conferences’ overall objectives and highlighted key aspects such as the level of participation and topics covered in feature, sessional, panel and special presentations. He also identified issues and concerns discussed by participants for further consideration.

**7. Key Take-away Messages from the 16<sup>th</sup> Conference**

- Systematic IT Investments, Digitization and AI** are necessary for modern, innovative and quality-oriented healthcare and health financing systems. However, ongoing performance-driven analyses of costs, benefits and best practices are required to ensure efficiency, effectiveness and ‘value for money’ especially in small countries where the ‘margin of error’ is heavily constrained.
- Costs** include fixed (infrastructural) and recurrent outflows (training, maintenance/upgrades, per transaction volume or value, security), as well as timely institutional change management in the transition to new operational systems.

- c) **Benefits** include speed and transparency in operations (administrative, clinical, financial, audits), performance tracking, ‘process mining’ and accelerated learning for data-driven decisions and governance, and ‘seamless’ access to and data flows among health agencies/departments (re: ‘interoperability’ and a ‘single source of truth’).
- d) **Contract Negotiations with IT Vendors** can ‘make or break’ effective application and institutionalization of IT systems. Best practices highlight the need for explicit technical specifications, modular scalable design (with ‘tiered licensing’, data portability and local data ownership provisions), interoperability across health facilities and sub-sectors, and ongoing training and capacity building. In this regard, regional collaboration and sharing of experiences can enhance local capabilities to minimize vendor-driven system choices and optimize ‘win-win’ contracts.
- e) **Change Management Measures to Institutionalize and Maximize IT Effectiveness** include policy support and directives for integration of IT in all aspects of health; direct and ongoing consultations between IT managers, designers and operational health facility users; continual training for capacity building and retention and ‘performance dashboards’ to track and report on progress.
- f) **Robust and Responsive Legal and Regulatory Provisions** are imperative to facilitate effective, accountable integration of IT and AI applications in healthcare and health financing given the need to balance critical dimensions such as medical liability, informed consent, multi-agent responsibility and standards of care with innovativeness and algorithm-driven clinical and administrative decisions. In this regard, there may be a major role for a ‘think-tank’ Regional Community of Practice bringing together law, IT/AI technologists and healthcare practitioners.
- g) **Universal Health Coverage Progress and Challenges**
- In terms of the **Health Services Capacity Index (SDG 3.8.1)** all (English-speaking) Caribbean countries showed notable progress as indicated by relatively ‘high’ performance scores averaging 72% in 2021 (Re: WHO and World Bank Tracking UHC: 2023 Global Monitoring Report<sup>1</sup>);
  - In terms of **Financial Protection<sup>2</sup> (SDG 3.8.2)**, available data for 8 countries (latest available year varied) showed an average of 12% of the population facing financial hardship due to high out of pocket spending on healthcare services.
  - Despite notable progress in the above indicators, countries also cited ongoing **concerns and challenges** with the ‘unmet need’ and ‘health inequalities’ regarding NCDs, ‘long waiting times and waiting lists’ for essential services, inadequacies in medication

---

<sup>1</sup> The UHC Service Coverage Index (SDG 3.8.1) reports on provision of essential health services (reproductive, maternal and child health, protection from infectious diseases, coverage for NCDs) and service delivery capacity in terms of the ratio of the population to hospital beds, doctors and nurses as well as capacity for meeting International Health Regulations. In the 2025 Report (with data for 2023), five (5) Caribbean countries showed ‘very high’ performance (i.e. 80% and above) and the overall Caribbean average was 77% (excluding Haiti).

<sup>2</sup> Financial protection in health refers to the absence of financial barriers or lack of financial hardship in accessing necessary medical care e.g. due to high out-of-pocket payments for care. It uses the discretionary budget approach i.e. household budget less essential food spending and measures the proportion of the population spending more than 40% of household discretionary budget on health care.

availability and equipment/infrastructure maintenance, shortages of key health professionals, as well as notable gaps in meeting financing requirements.

- Measures to enhance **Service Coverage and Access** include improving infrastructure, strengthening quality of care, upgrading staff complements, integrated care arrangements built on primary care and more public-private care partnerships.
- Given ongoing **fiscal and budget constraints**, considerations to strengthen health financing include further efficiencies in allocation of funds and expenditure controls with digitization as a key factor, performance-based financing where appropriate and additional resource generation through earmarked taxes and levies (re: Aruba, Barbados, Dominica, St. Lucia, Trinidad and Tobago), public-private collaboration in funding ‘tiered’ health benefit packages and debt for health swaps.

## **8. Suggested Actions for the 17<sup>th</sup> Conference**

The Conference recommended that actions be taken:

- i) To give particular attention in future Conferences to ‘Health Inequities’; ‘Change, Transition and Resilience in Health Financing’; ‘Tiered Health Benefit Packages’; ‘Cost of Elderly Care’ and ‘Protecting the Poor in Health Financing Arrangements’.
- ii) To specially target participation by Ministers of Health and representatives of national Ministries of Finance.
- iii) To introduce changes in the format of presentations and discussions with some dedicated ‘interactive policy dialogue and problem solving’ sessions.
- iv) To accept the offer of the Bermuda Health Council in co-hosting the 17<sup>th</sup> Caribbean Conference on National Health Financing Initiatives.

## **9. Acknowledgements**

The Conference formally thanked The UWI-HEU and the NHIA for their collective efforts in convening the 16<sup>th</sup> Conference. Special thanks were also extended to the local, regional and extra-regional sponsors who provided financial and in-kind resources for the Conference.

## **10. Access to Documents**

Presentations made at the Conference may be accessed from the Conference’s Website (<http://conferences.sta.uwi.edu/healthfinancing/>) or from the Office of The University of the West Indies, HEU, Centre for Health Economics, Trinidad and Tobago.

## **11. Information Requests and Recommendations for Future Action**

Requests for information pertaining to the Conferences may be directed to the Assistant Conference Coordinator, Ms. Charmaine Metivier ([Charmaine.Metivier@uwi.edu](mailto:Charmaine.Metivier@uwi.edu)) or the Office of the HEU, Centre for Health Economics (Email: [Centre.HealthEconomics@sta.uwi.edu](mailto:Centre.HealthEconomics@sta.uwi.edu); Telephone: 1-868-662-9459 or 1-868-645-7351).

Yours sincerely,

***Christine Laptiste***

Dr. Christine Laptiste  
Coordinator.