



BERMUDA

HEALTH INSURANCE (STANDARD HOSPITAL BENEFIT) AMENDMENT  
REGULATIONS 2010

BR 21 / 2010

The Minister responsible for health, acting on the recommendations of the Bermuda Health Council, in exercise of the power conferred by section 40(1) of the Health Insurance Act 1970, makes the following Regulations:

Citation

1 These Regulations, which amend the Health Insurance (Standard Hospital Benefit) Regulations 1971 (“the principal Regulations”), may be cited as the Health Insurance (Standard Hospital Benefit) Amendment Regulations 2010.

Inserts regulation A1

2 The principal Regulations are amended by, immediately before regulation 1, inserting the following—

“Interpretation

A1 In these Regulations—

“Act” means the Health Insurance Act 1970;

“compulsorily insurable” in relation to any person, means a person in respect of whom an employer is required to effect a contract of health insurance in pursuance of section 20 of the Health Insurance Act 1970.”.

Amends regulation 3

3 Regulation 3 of the principal Regulations is amended by repealing subparagraph (aa) of paragraph (xxxviii).

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Inserts regulations 9 to 12

4 The principal Regulations are amended by, immediately after regulation 8, inserting the following—

“Standard premium

9 Subject to regulation 10, the standard premium payable in respect of the standard hospital benefit shall be \$236.14 a month (or \$54.49 a week where paid weekly) of which \$26.51 a month (or \$6.12 a week) shall be paid into the Mutual Re-Insurance Fund.

Standard premium for persons over 65

10 The standard premium payable in respect of the standard hospital benefit for persons over the age of sixty-five years who do not qualify for subsidised hospital treatment under section 2(1)(b) and (bb) of the Act shall be \$865.03 a month (or \$199.62 a week) of which \$26.51 a month (or \$6.12 a week) shall be paid into the Mutual Re-Insurance Fund.

Employer entitled to deduct half of standard premium

11 (1) Where an employer has effected a contract of health insurance in respect of an employee in pursuance of section 20 of the Act, the employer is entitled to make the following deductions (being one half of the amount of the standard premium payable in respect of the period) from the salary, wages or other remuneration payable to that employee—

- (a) in the case of an employee, other than an employee who is over the age of 65 years and who does not qualify for subsidised hospital treatment under section 2(1)(b) or (bb) of the Act—
  - (i) where the employee is paid monthly, at a rate not exceeding \$118.07 per month; or
  - (ii) where the employee is paid weekly, at a rate not exceeding \$27.25 per week; or
- (b) in the case of an employee who is over the age of 65 years and who does not qualify for subsidised hospital treatment under section 2(1)(b) or (bb) of the Act—
  - (i) where the employee is paid monthly, at a rate not exceeding \$432.52 per month; or
  - (ii) where the employee is paid weekly, at a rate not exceeding \$99.81 per week.

(2) Paragraph (1) shall apply mutatis mutandis to a contract of health insurance effected in respect of the non-employed spouse of an employee.

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Deductions on termination of employment

12 (1) Where during the course of a month, an employee ceases to be compulsorily insurable by any employer by virtue of the termination of the employee's employment, the employer is entitled to make the following deductions from the salary, wages, or other remuneration payable to that employee—

- (a) in the case of an employee, other than an employee who is over the age of 65 years and who does not qualify for subsidised hospital treatment under section 2(1)(b) or (bb) of the Act, at a rate not exceeding \$27.25 for each week or part of a week for which the employee has been employed during that month and for any period of extended cover for which the employer is liable to pay a premium in pursuance of regulation 5 of the Health Insurance (Cover) Regulations 1971; or
- (b) in the case of an employee who is over the age of 65 years and who does not qualify for subsidised hospital treatment under section 2(1)(b) or (bb) of the Act, at a rate not exceeding \$99.81 for each week or part of a week for which the employee has been employed during that month and for any period of extended cover for which the employer is liable to pay a premium in pursuance of regulation 5 of the Health Insurance (Cover) Regulations 1971.

(2) Paragraph (1) shall apply mutatis mutandis to deductions in respect of a non-employed spouse who ceases to be compulsorily insurable by his or her spouse's employer.”.

Revokes BR 23/2009 and SR&O 14/1971

5 The Health Insurance (Standard Premium) Regulations 2009 and the Health Insurance (Deductions) Regulations 1971 are revoked.

Commencement

6 These Regulations come into operation on 1 April 2010.

Made this 26th day of March 2010

Minister of Health