



BERMUDA

HEALTH INSURANCE (STANDARD HOSPITAL BENEFIT) AMENDMENT
REGULATIONS 2011

BR 12 / 2011

The Minister responsible for health, acting on the recommendations of the Bermuda Health Council, in exercise of the powers 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, may be cited as the Health Insurance (Standard Hospital Benefit) Amendment Regulations 2011.

Revokes and substitutes regulations 9 to 12

2 The Health Insurance (Standard Hospital Benefit) Regulations 1971 are amended by revoking regulations 9 to 12 and substituting the following—

“Standard premium

9 Subject to regulation 10, the standard premium payable in respect of the standard hospital benefit shall be \$252.27 a month (or \$58.22 a week where paid weekly) of which \$26.81 a month (or \$6.19 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 \$1,009.08 a month (or \$232.86 a week) of which \$26.81 a month (or \$6.19 a week) shall be paid into the Mutual Re-Insurance Fund.

HEALTH INSURANCE (STANDARD HOSPITAL BENEFIT) AMENDMENT
REGULATIONS 2011

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 \$126.14 per month; or
 - (ii) where the employee is paid weekly, at a rate not exceeding \$29.11 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 \$504.54 per month; or
 - (ii) where the employee is paid weekly, at a rate not exceeding \$116.43 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.

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 \$29.11 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 \$116.43 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

HEALTH INSURANCE (STANDARD HOSPITAL BENEFIT) AMENDMENT
REGULATIONS 2011

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.”.

Commencement

3 These Regulations come into operation on 1 April 2011.

Made this 25th day of March 2011

Minister of Health