

STATES OF JERSEY



DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 2) (JERSEY) REGULATIONS 200-

**Lodged au Greffe on 27th October 2009
by the Minister for Social Security**

STATES GREFFE



Jersey

DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 2) (JERSEY) REGULATIONS 200-

REPORT

Introduction

In order to maintain its departmental cash limit for 2010, as approved by the States in September 2009, the Health and Social Services Department is seeking to introduce a charge for haematology and clinical chemistry services provided to GPs, with effect from January 2010.

Rather than pass this cost (£10 per service) on directly to the patient, it is proposed that two new medical benefits should be introduced, to provide additional subsidies to the patient to match the cost of the charges made to the GP.

The cost of the additional benefits will be met by the Health Insurance Fund, which currently provides a subsidy of £15 in respect of a GP consultation.

Proposed Regulation

The Health Insurance (Jersey) Law 1967 provides for medical benefits to be paid to insured persons. Almost everyone who has lived in Jersey for at least 6 months, and is currently resident in Jersey, satisfies the requirement to be an insured person.

Article 9 of the Law provides for regulations to be made to create different rates of medical benefit. It is proposed to provide for two new rates of medical benefit.

These are in respect of –

- Blood test for haematology
- Blood test for clinical chemistry

The benefit in respect of each type of blood test is in addition to the general rate of medical benefit. Only one benefit in respect of each type of blood test can be claimed in respect of one consultation. The maximum total benefit that would be payable would be £15 (consultation) + £10 (blood test for haematology) + £10 (blood test for clinical chemistry) = £35.

The new regulation will come into force on 1st January 2010.

Financial and manpower considerations

No additional Social Security Department manpower is required to administer these benefits.

The cost of the benefits is estimated at £750,000 in 2010. There are a growing number of pressures on the Health Insurance Fund and, while the Fund currently shows a healthy balance, this surplus will be depleted over the next few years.

At present, the cost will be met from existing Health Insurance Fund resources.

Explanatory Note

These Regulations introduce an additional payment of medical benefit where a patient is charged for the taking, during a consultation, of a blood sample for the purposes of a test, in a laboratory, of haematology or clinical chemistry. If, during a consultation, 2 samples are taken, for haematology and clinical chemistry respectively, 2 additional payments of medical benefit will be made.



Jersey

DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 2) (JERSEY) REGULATIONS 200-

Made [date to be inserted]

Coming into force [date to be inserted]

THE STATES, in pursuance of Articles 9 and 36 of the Health Insurance (Jersey) Law 1967¹, have made the following Regulations –

1 Interpretation

In these Regulations “principal Regulations” means the Health Insurance (Medical Benefit) (Jersey) Regulations 2005².

2 Regulation 2 substituted

For Regulation 2 of the principal Regulations there shall be substituted the following Regulation –

“2 Rates of medical benefit

- (1) The general rate of medical benefit for the provision of medical services is £15.
- (2) Where, during a consultation, the service of taking one or more blood samples for the purposes of a haematological test in a laboratory is provided, the rate of medical benefit for the provision of the service is £10.
- (3) Where, during a consultation, the service of taking one or more blood samples for the purposes of a clinical chemistry test in a laboratory is provided, the rate of medical benefit for the provision of the service is £10.”.

3 Regulation 4 amended

In Regulation 4 for the words “1st January 2007” there shall be substituted the words “1st January 2010”.

4 Citation and commencement

These Regulations may be cited as the Health Insurance (Medical Benefit) (Amendment No. 2) (Jersey) Regulations 200- and shall come into force on 1st January 2010.

-
- ¹ *chapter 26.500*
² *chapter 26.500.18*