

# STATES OF JERSEY



## **DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 5) (JERSEY) REGULATIONS 201-**

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**Lodged au Greffe on 15th May 2012  
by the Minister for Social Security**

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**STATES GREFFE**





Jersey

# **DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 5) (JERSEY) REGULATIONS 201-**

## **REPORT**

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The Health Insurance (Jersey) Law 1967 collects contributions (2% in total) from employers, employees and Class 2 contributors and uses this money to pay for medical and pharmaceutical benefits and the administration of the Law. The rates of medical benefit are set in the Health Insurance (Medical Benefit) (Jersey) Regulations 2005.

### **1. General Medical Benefit**

General practice in Jersey is provided by private businesses and General Practitioner consultation fees are set by each practice and not by Government. Under the Health Insurance legislation, the general rate of medical benefit for the provision of medical services provides financial assistance to insured people for General Practitioner consultation fees.

In accordance with P.36/2010 (Draft Health Insurance (Medical Benefit) (Amendment No. 3) (Jersey) Regulations 201-), the Minister is committed to an annual increase in medical benefit in line with relevant increase in RPI. As medical services are exempt from GST, the relevant RPI is RPI(Y), which excludes the impact of indirect taxes, including GST. The increase in the RPI(Y) index between March 2011 and March 2012 was 3.5%.

This amendment to the Health Insurance (Medical Benefit) (Jersey) Regulations 2005 will replace the current benefit level of £19.59 with a new benefit level of £20.28 from the day after the Regulations are made.

### **2. Medical benefit respect of blood samples for haematological and clinical chemistry tests**

In addition to the general medical benefit, separate benefits are payable in respect of the taking of blood samples to allow for haematological and clinical chemistry tests to be undertaken by the Pathology Laboratory at the General Hospital.

Following the approval by the States of P.184/2009 (Draft Health Insurance (Medical Benefit) (Amendment No. 2) (Jersey) Regulations 200-) on 10th December 2009, these 2 benefits were introduced on 1st January 2010 at an initial value of £10 each. The new benefits avoided an additional cost being passed on from the G.P. to the patient in respect of these medical tests.

The Health and Social Services Department propose to increase this cost by 3.5%. In order to avoid this additional cost being passed on to the patient, it is proposed to increase the value of each benefit by the same amount, from £10 to £10.35, with effect from the day after the Regulations are made.

**Financial and manpower implications**

A total of 351,268 general medical benefits were paid in 2011. The increase in benefit rate has an estimated additional annual cost to the Health Insurance Fund of £250,000.

A total of 76,541 medical benefits in respect of blood samples were paid in 2011. The increase in benefit rate has an estimated additional annual cost to the Health Insurance Fund of £28,000.

There are no manpower implications.

## **Explanatory Note**

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These Regulations increase the general rate of medical benefit for the provision of medical services from £19.59 to £20.28. This amount was last increased on 8th July 2011. These Regulations also increase the rate of medical benefit for the provision of the service of taking a blood sample (whether for the purposes of a haematological test or a clinical chemistry test) from £10 to £10.35. The rates for taking a blood sample have not been increased since they were introduced with effect from 1st January 2010. The increases introduced by these Regulations represent an increase of 3.5% in each case.

These Regulations come into force on the day after they are made and apply to medical services provided on or after the day they come into force.





Jersey

## **DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT No. 5) (JERSEY) REGULATIONS 201-**

*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 1967<sup>1</sup>, have made the following Regulations –

### **1 Health Insurance (Medical Benefit) Regulations 2005 amended**

In the Health Insurance (Medical Benefit) (Jersey) Regulations 2005<sup>2</sup> –

- (a) in Regulation 2(1) for the amount “£19.59” there shall be substituted the amount “£20.28”;
- (b) in Regulation 2(2) and (3) for the amount “£10” each time it appears there shall be substituted the amount “£10.35”;
- (c) in Regulation 4 for the date “8th July 2011” there shall be substituted the date that these Regulations come into force.

### **2 Citation and commencement**

These Regulations may be cited as the Health Insurance (Medical Benefit) (Amendment No. 5) (Jersey) Regulations 201- and shall come into force on the day after the day they are made.

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- <sup>1</sup> *chapter 26.500*  
<sup>2</sup> *chapter 26.500.18*