

**QUESTION TO BE ASKED OF THE PRESIDENT OF THE EMPLOYMENT AND SOCIAL SECURITY  
COMMITTEE ON TUESDAY, 20th MAY 2003,  
BY THE CONNETABLE OF ST. MARTIN**

**Question**

In its Act of 24th April 2001, subsequently amended in August 2001, the States approved the introduction of a two-year trial scheme whereby certain people over the age of 65 years could receive optical and dental care. The scheme was further amended in September 2002 to cover chiropody treatment. Would the President advise –

- (a) the total number of persons who have registered for assistance under the scheme since its introduction from 1st September 2001?
- (b) the total amount of benefits paid for optical and for dental treatment in the first year of operation of the scheme and for optical, dental and chiropody treatment in the second year of the scheme and the number of persons receiving those benefits?
- (c) in each year, the total sums paid to Westfield Healthcare by way of premium for the persons registered, and any other sums paid to Westfield Healthcare for the operation of the scheme?
- (d) how much of the vote in each year has not been spent and whether or not the balance will be used to fund continued health care for the elderly given that the States approved a sum of £680,000 in each year for this purpose? and,
- (e) what action the Committee intends to take to review the success or otherwise of the scheme prior to bringing to the States a proposition for the continued use of the funds earmarked for health care for the elderly given that the two-year agreement with Westfield Health Scheme is due to expire later in 2003?

**Answer**

- (a) A total of 1,910 people have applied since the scheme began.
- (b) Since the scheme began in September 2001, the total amount of benefit paid in the first year for optical tests and treatment was £9,855.50 and for dental treatment £19,547.92. I cannot give the total amount for the second year as we are only just over half way through it but the benefits paid up to 30th April 2003, amount to £20,416.57 for optical treatment, £35,682.60 for dental treatment, and £8,354.00 for chiropody treatment.

The claims have been made by a total of 729 people. However, membership was relatively small in the first year and has only increased in recent months. Therefore, we are likely to see a very different final picture when the many new members complete their full two-year benefit period.

- (c) Westfield only receives an annual premium for each member. This was set at £109 per member in the first year and when the scheme was improved at the start of the second year, the premium was increased, as the States were advised at the time, to £193 per annum for each member. This sum is set to cover all likely claims and administrative costs. In the first year, premiums amounting to £70,113.62 were paid and, up to the 30th April 2003, in the second year £101,396.56 has been paid by way of premiums to Westfield.
- (d) The States approved a sum of £680,000 a year for a two-year period ring-fenced for the assistance of health care costs for people over age 65 years. The amount carried forward in 2002 from 2001 was £625,000, and in 2003 from 2002 £1,142,353.

The Committee cannot give a guarantee, as it needs to seek the permission of the Finance and Economics Committee to continue to ring-fence and carry forward any balances each year to fund a healthcare subsidy scheme for the elderly. This has been done over the last two financial years.

Assuming that the scheme continues with premiums at the present level and membership continues to increase as expected, then forecast expenditure for 2004 will be approximately £420,000. However, the Committee only has £200,000 allocated to this scheme in its proposed 2004 budget and, therefore, it may have to start drawing from the ring-fenced funds to continue to fund the scheme in the future, if approved.

- (e) The Committee has been evaluating this scheme since it began, jointly commissioning a Dental Health Survey of the over 65's with the Health and Social Services Committee and receiving regular feedback including reports from the Administrators. This was the reason that the Committee decided not to await the end of the full two year pilot period before coming back to the States with recommendations for improvements, but rather brought forward changes, which were approved, in 2002 to include support for chiroprody costs and an increase in benefit levels.

The Committee's aim was always to come back to the States with a report and proposition at the end of the two year pilot period and a review process to feed into this report is already underway. But, as I have already stated, it is only since the changes implemented at the start of the second year that the scheme has really taken off. This is making it difficult to see a wider picture and understand how the scheme will progress for the majority over a full two year cycle.

To add to the information from the Department and the Administrators, key stakeholders are being asked for comment. For example letters have already been sent to the Dentists, Opticians and States Registered Chiropodists. Similar letters are being sent to key interests such as the Parishes, the Citizens Advice Bureau and Age Concern and we will incorporate findings from the survey of the dental health of the over 65's undertaken by the Health and Social Services Committee in 2002. A short questionnaire has been prepared for the growing number of members of the scheme, which will be circulated shortly.