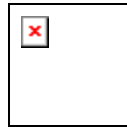


**FINANCIAL ASSISTANCE FOR THE COST OF OPHTHALMIC AND DENTAL CARE FOR PERSONS AGED
OVER 65: REVISIONS TO PROPOSED SCHEME (P.107/2001) - COMMENTS**

**Presented to the States on 31st July 2001
by the Finance and Economics Committee**



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Comments

The Finance and Economics Committee supports the Report and Proposition of the Employment and Social Security Committee to outsource the Elderly Health Care Scheme to Westfield for a trial period of two years.

The funds for this scheme have been ringfenced at £680,000. It is unlikely that the Finance and Economics Committee will be able to direct more funds to this scheme during the two year pilot.

At this time it is difficult to gauge uptake and claims and in this respect Westfield Insurance Company have reserved the right to increase the second year premium to take account of a higher incidence of claims than expected. It should be noted however, that the agreement provides for a return of premiums if the claims experienced are lower than expected in both the first and second years of the agreement. In addition, if the take-up is lower than expected, then the premium paid will reduce.

In the unlikely event that the registration premiums exceed the funds available for the Elderly Health Care Scheme, benefits would need to be reviewed to match the funds available for the pay-out of premiums.

The Employment and Social Security Committee has given an undertaking that it will not sign a contract until the Finance and Economics Committee has been consulted.