

STATES OF JERSEY

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DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT) (JERSEY) REGULATIONS 200-

**Lodged au Greffe on 24th October 2006
by the Minister for Social Security**

STATES GREFFE



Jersey

DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT) (JERSEY) REGULATIONS 200-

REPORT

In December 2005 the States approved Regulations that consolidated over 60 amendments relating to the Health Insurance Exception (HIE) scheme. Part of the Regulations set out the eligibility and income assessment criteria for HIE's. Next June the HIE scheme will be subsumed into the Income Support system and HIE beneficiaries will be contacted as part of the communication and transition strategies leading to the implementation of Income Support.

The purpose of these Regulations is to amend the income criteria following increases in benefit rates, so that existing HIE beneficiaries do not fall out of the HIE system solely due to the normal increases in benefits. There are currently about 4000 HIE beneficiaries and the cost of the HIE scheme is funded jointly by the Health Insurance Fund (60%) and General Revenues (40%). The total cost of HIE benefits in 2005 was £2.927 million.

Financial and Manpower Implications

The cost of this proposed amendment can be met from within cash limits and without any manpower implications.

Explanatory Note

These Regulations replace, with effect from 1st January 2007, Schedule 1 to the Health Insurance (Medical Benefit) (Jersey) Regulations 2005, which set out how a person's eligibility for different rates of medical benefit is to be assessed.



Jersey

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Arrangement

Regulation

- 1 Interpretation
- 2 Regulation 4 amended
- 3 Schedule 1 amended
- 4 Citation and commencement

SCHEDULE



Jersey

DRAFT HEALTH INSURANCE (MEDICAL BENEFIT) (AMENDMENT) (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 1967^[1], have made the following Regulations –

1 Interpretation

In these Regulations, “principal Regulations” means the Health Insurance (Medical Benefit) (Jersey) Regulations 2005^[2].

2 Regulation 4 amended

In Regulation 4 of the principal Regulations, for the words “1st January 2006” there shall be substituted the words “1st January 2007”.

3 Schedule 1 amended

For Schedule 1 to the principal Regulations there shall be substituted the schedule set out in the schedule to these Regulations.

4 Citation and commencement

These Regulations may be cited as the Health Insurance (Medical Benefit) (Amendment) (Jersey) Regulations 200- and shall come into force on 1st January 2007.

SCHEDULE

(Regulation 3)

“SCHEDULE 1

(Regulation 3(1))

ASSESSMENT OF ELIGIBILITY FOR DIFFERENT RATE OF MEDICAL BENEFIT

1 Income limits

- (1) For the purposes of Regulation 3(1)(c) the weekly income limits are –
 - (a) if the person is over the age of 21 and single, £145.50;
 - (b) if the person is over the age of 17 but under the age of 21 and does not live with a parent or guardian or in a hostel, £119.05;
 - (c) if the person is married, £241.35; and
 - (d) if the person is not within clauses (a) to (c) and has sole responsibility for a person under full age, £241.35.
- (2) If the person is maintaining a dependent child or young person the applicable income limit set out in sub-paragraph (1) shall be increased by adding to it the following amounts for each such child or young person –
 - (a) for a young person aged 18, 19 or 20 years, £71.20;
 - (b) for a child aged 16 or 17 years, £55.70;
 - (c) for a child under the age of 16, £44.95.
- (3) However, in the case of a person mentioned in sub-paragraph (1)(d), the first child shall be disregarded.
- (4) The applicable income limit set out in sub-paragraph (1) shall be increased by adding to it the following –
 - (a) the total of any amount paid by the person in rent;
 - (b) one third of any amount paid by the person by way of board and lodging;
 - (c) in the case of a person who is an owner occupier, an amount equivalent to the minimum that would be charged by the Minister for Housing by way of rent if the person were a States tenant; and
 - (d) 25% of any fee paid by an insured person –
 - (i) to a hospital or care home for which the Health and Social Services Department is responsible, or
 - (ii) to a home to which the Nursing and Residential Homes (Jersey) Law 1994^[3] applies.

2 Income assessment

- (1) Subject to sub-paragraph (2), the following sources of income are to be included when assessing the weekly income of an insured person –
 - (a) earnings;
 - (b) an amount in respect of income from savings of –
 - (i) £1 in respect of savings of up to £7,298 in the case of a single person and

- up to £12,114 in the case of a married person, and
- (ii) 25 pence for each £50 of savings over and above the amounts specified in clause (i);
 - (c) social security benefits;
 - (d) pensions;
 - (e) any deed or gift;
 - (f) maintenance payments for the insured person or a dependent child;
 - (g) parish welfare;
 - (h) income from lodgers; and
 - (i) income from letting of property.
- (2) The following are to be disregarded when assessing weekly income –
- (a) in the case of the earnings of an insured person who is a single parent or a pensioner who works less than 25 hours a week, the first £20 earned and half of the amount earned over £20 and under £40;
 - (b) in the case of any training allowance paid by an employer training scheme administered by the States, the same amount as described in clause (a) plus a quarter of any allowance exceeding £40;
 - (c) income from Therapeutic Work Scheme employment;
 - (d) 15% of any allowance payable under the Family Allowances (Jersey) Law 1972^[4] or £8, whichever is the greater;
 - (e) disability transport allowance (within the meaning of Article 2 of the Disability Transport Allowance (Jersey) Law 1997^[5]), attendance allowance (payable under the Attendance Allowances (Jersey) Law 1973^[6]) and any allowance payable under the Invalid Care and Disability Allowances (Jersey) Law 1978^[7];
 - (f) the first £21.45 of any maternity allowance or long term incapacity benefit payable under the 1974 Law^[8];
 - (g) in the case of an insured person in receipt of an incapacity pension or an old age pension under the 1974 Law –
 - (i) £23.75 in the case of a single person, and
 - (ii) £39.40 in the case of a married person;
 - (h) survivor's benefit under Article 24 of the 1974 Law;
 - (i) educational grants and grants from charitable organisations;
 - (j) in the case of income from lodgers –
 - (i) if the lodger lives as a member of the family, £40.30,
 - (ii) if the lodger is not provided with food, £32.28,
 - (iii) if the lodger is provided with food, £36.70; and
 - (k) in the case of income from immovable property, 20% of the cost of exterior repairs and 40% of the cost of all other repairs.”.

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- [\[1\]](#) *chapter 26.500*
 - [\[2\]](#) *chapter 26.500.18*
 - [\[3\]](#) *chapter 20.725*
 - [\[4\]](#) *chapter 26.400*
 - [\[5\]](#) *chapter 26.300*
 - [\[6\]](#) *chapter 26.100*
 - [\[7\]](#) *chapter 26.600*
 - [\[8\]](#) *chapter 26.900*