Health Services
The Ministry of Health & Human Services has responsibility for the oversight and regulation of health care services in the Cayman Islands. Health care is provided by both the Health Services Authority (HSA)—a Crown corporation—and the private sector.

Health Practice Commission (HPC)
This body is responsible for inspecting and certifying Cayman’s health care facilities and for registering and licensing health professionals through the Health Practice Councils.

The HPC was set up on 1 June 2004, under the Health Practice Law (2002) which replaced the Health Practitioners Law. Under the law, ‘health care facilities’ are premises where a registered practitioner provides health services. These services include clinical examination; nursing care; dental care; the provision of blood and blood products; diagnostic procedures; the provision of medical and surgical services; provision of pharmaceuticals; advice or counselling; and any such other service provided by a practitioner registered under this law.

Other Commission duties comprise advising the Director of Planning on applications for the development of health care facilities; and advising the Minister of Health Services on policy relating to health practice, including determining the types of health professions that should be permitted in the Islands. The Commission also provides guidance to the health councils and monitors their performance to ensure consistency in their practices.

Health Practice Councils
These Councils have responsibility for the registration of health practitioners. The Medical and Dental Council regulates medical doctors, dentists, dental therapists and similar professions. The Nursing and Midwifery Council regulates various categories of nurses. Pharmacists are regulated by the Pharmacy Council, while the Council for Professions Allied with Medicine regulates all other health care professionals, such as chiropractors, mental health counsellors, opticians, optometrists and radiographers.

Health Insurance Commission
Established under section 3 of the Health Insurance Commission Law (2003), the Health Insurance Commission monitors the performance of the health insurance industry. It is also charged with providing, amongst others, five vital functions:

1. advising the minister responsible for health insurance on any matter relating to health insurance;
2. requiring every health care facility and registered health practitioner in the Cayman Islands to file with the HIC, annually and at every adjustment, the fee charged for each health benefit provided;
3. investigating and settling disputed health benefits claims, and answering questions arising in connection with the provision of health insurance;
4. providing advice to the Governor-in-Cabinet on the premium rates charged by health insurers; and,

5. managing the Segregated Insurance Fund (SIF), including the collection of monies (on behalf of government) from premiums charged by approved insurers to cover medical costs for indigent persons.

(There is more information on HIC at the end of this chapter.)

**CINICO**

A government-owned insurance company, CINICO was formed to provide health insurance coverage to civil servants (employees and pensioners) and other residents of the Cayman Islands who historically have had difficulty obtaining coverage through employers or the private insurance market. As a private corporation, it has its own Board of Directors. (There is more information on CINICO at the end of this chapter.)

**Health Services Authority (HSA)**

The HSA is governed by a 15-member Board of Directors, which sets broad policies for the organization. Under the guidance of a Chief Executive Officer, day-to-day management is carried out and a team of senior managers.

The Health Services Authority provides patient care through the 125-bed Cayman Islands Hospital and the 18-bed Faith Hospital on Cayman Brac. Primary health care is offered at district health centres in Grand Cayman and a centre in Little Cayman; supplementary dental and eye care services are provided on site at the Health Service Complex in Grand Cayman.

**Hospitals**

Grand Cayman: Cayman Islands Hospital with 125 beds (121 operational as follows: inpatient 101; ambulatory care 8; and observation unit, 12)

Cayman Brac: Faith Hospital with 18 beds

**District Health Centres**

West Bay Nurses Health Centre, West Bay
Jessie Ritch Memorial Health Centre, Bodden Town
Dica Brown Health Centre, North Side
Lilith McLaughlin Memorial Health Centre, East End
Little Cayman Health Centre

**Cayman Islands Hospital**

The Cayman Islands Hospital, a modern, 139,066 sq. ft. two-storey 24-hour full service medical facility is the principal health care facility in the country. The hospital offers accident and emergency services; a wide range of surgical services; a critical care unit; pharmacy and laboratory services -- including a state-of-the-art forensic unit – and many other facilities expected in a modern health care setting.

Specialist services are available in the fields of surgery, gynaecology & obstetrics, paediatrics, internal medicine, dermatology, anaesthesiology, public health, orthopaedics, psychology, cardiology, psychiatry, radiology, pathology, neurology, nephrology, ophthalmology, otolaryngology, periodontology, reconstructive surgery, maxillofacial surgery, and urology.

**Faith Hospital**

Faith Hospital is a dynamic community hospital, serving the residents of Cayman Brac and Little Cayman. The facility provides primary, basic secondary and emergency care. There is a modern inpatient unit, as well as an operating theatre, maternity, accident and emergency department, outpatient clinics and a public health department.

Services include general medicine, surgery, anaesthesia, laboratory services and obstetrics and gynaecology. Regular visits by specialist physicians from the Cayman Islands Hospital provide paediatric, orthopaedic, internal medicine, ophthalmology, urology, mental health, nutritionist, and otolaryngology services.

A pre-hospital care service provides 24-hour emergency care and transport service for Brac residents and visitors. Faith Hospital boasts a team whose members are certified EMT’s, plus one paramedic instructor. The EMS personnel are also certified in Advanced Cardiac Life Support.

**Little Cayman Health Services**

This purpose-built facility has a waiting area, a triage area, treatment room, and offices for a doctor and dentist. A registered nurse conducts clinics Mondays through Fridays and these clinics are complemented by a weekly physician’s visit. The resident nurse also makes home visits. Pre-hospital care service is also provided by the registered nurse and a paramedic.
Health Services Highlights, 2004:

• While Hurricane Ivan caused Health Services to incur losses estimated at $10M (including the loss of 12 of 13 vehicles, damage to two of four ambulances and to other vehicles assigned to the Public Health Department for home care and courier services), the Cayman Islands Hospital managed to provide care to 35 inpatients and further housed some 600 staff and their families. During the storm, another 480 nearby residents whose houses were inundated also sought shelter at the hospital. In spite of limited resources, the hospital provided shelter, food and potable water for a week to almost 1,100 persons.

Most of the hospital’s main physical plant stood up to the storm, but some facilities—the Eye and Dental clinics, Forensic Unit, dietary facilities, materials management building and sewage treatment plant—suffered major damage.

However, the Accident and Emergency Service, Inpatients, Operating Room, Lab and limited Radiology remained operational throughout, while General Practice Services amalgamated with the Accident and Emergency Unit by 14 September. Health care services were also provided through all districts health centres except the extensively damaged Bodden Town Health Centre. In addition, medical care was organised through emergency medical centres such as the Bodden Town and Prospect primary schools.

Immediately after the hurricane, all 26 patients requiring dialysis were sent to Miami due to problems with the water supply. The dialysis unit resumed operation on 4 October.

Due to equipment problems, eight chemotherapy patients also went overseas.

Post-Ivan, local medical and support staff from the private sector volunteered and worked long hours in the shelters and hospital. In addition, volunteers—doctors, nurses, and paramedics—from the US, Canada and Bermuda provided relief for local staff.

Of the district health centres, Bodden Town’s was the worst damaged and it was relocated to the Seventh Day Adventist Church Youth Hall in that district until major restoration work was completed; the facility reopened in May 2005.

Health care facilities on the Sister Islands were not damaged by the hurricane although patients and equipment were evacuated from the low-lying Faith Hospital to the Ashton Rutty Centre on the Bluff.

• The Health Services Authority (HSA) initiated the development of a five-year strategic plan to drive the development of a sustainable world class health care system in the Cayman Islands and to realize the authority’s mission of being the primary local provider of high quality health care.

Key elements of the plan are its six strategies which will serve as a blueprint for the over the next five years. These are:-
1. developing an efficient organizational structure for the HSA;
2. implementing steps to ensure the financial viability of the HSA;
3. implementing measures to ensure that care delivered meets or exceeds internationally accepted standards;
4. creating an environment in which patients and families are encouraged to actively participate in achieving wellness;
5. improving external communication to gain public confidence and support to achieve the authority’s mission and objectives;
6. creating an environment that ensures internal communication, fosters job satisfaction and encourages staff commitment to improve productivity and customer service.

• May 2004 saw changes in Health Services Authority management, with the appointment of Mrs. Eloise Reid as Chief Executive Officer and of Mrs. Shirline Henriques and Miss Lizzette Howell as her deputies. Mrs. Cathy Gomez was also appointed to the new post of Chief Operating Officer. Mrs. Reid retired in 2005 and Mrs. Shirline Henriques was appointed Acting CEO.

• The Cayman Islands Hospital introduced a range of new services and expanded several more in 2004. Included was the expansion of the dialysis service, allowing more patients to get life-saving treatment by increasing the unit’s operating hours. The hospital’s dialysis unit now opens six days weekly.

• Health Services started offering MRI services in May 2004 through a joint venture with Cayman MR 2003 Ltd. This ensured that a better and broader range of diagnostic tests could be done at the hospital, with faster results. However, this service was suspended in 2005 due to Hurricane Ivan damage.

• In April, a new 24-hour ambulatory blood pressure monitoring service was introduced as part of new programmes in the cardiology unit. This significantly
Health Care

enhanced the treatment of persons with hypertension and is the only one of its kind in the Cayman Islands. Ambulatory blood pressure monitoring allows the medical team to more accurately diagnose and treat patients with severe hypertension, suspected white coat hypertension, diabetes and renal failure, as well as those with suspected hypertension symptoms.

- Cardiology services were additionally expanded in May 2004 with a new Cardiac Rehabilitation Programme designed to help persons recovering from a cardiac event such as a heart attack or open heart surgery, or those suffering from coronary artery disease and angina. The programme assists with the return to an optimal level of health and activity in the shortest possible time, and with as good a long term prognosis as possible.
- Carefully planned for the overall well-being and unique needs of cardiac patients, the ‘Heart Smart’ Cardiac Rehabilitation Programme addresses the physical, educational, psychological and social health of these individuals. The programme also provides individualized care to help patients accept their conditions, overcome fears, and make appropriate lifestyle changes.
- In partnership with St. Matthew’s University School of Medicine, Health Services introduced a Clinical Shadowing Program. This provides the school’s medical students with exposure to clinical medicine through supervised instruction within local facilities.
- A historic first was achieved by the Health Services in June 2004, when physicians successfully performed the first cardiac defibrillator implant in the Cayman Islands. The one-hour surgical procedure involved placing an implantable cardioverter defibrillator (ICD) in the patient’s chest to monitor for irregular rhythms and restore normal heartbeat.
- Another success story and a first for Cayman occurred in July with the first local repair of a ruptured abdominal aortic aneurysm.
- A step towards gaining international accreditation was made when Health Services appointed an Accreditation Coordinator.
- The Health Services Laboratory Unit is participating in a 24-month regional programme for the accreditation of Caribbean laboratories. This CAREC-sponsored initiative aims at improving national and regional medical laboratory information.

General State of Health:
Life expectancy at birth in the Cayman Islands is 75.0 years for men and 79.0 years for women. In 2004, there were 623 live births; the crude birth rate was 14.1 per 1,000 population.

Among the resident population, there were 163 deaths (146 in Grand Cayman, 17 in Cayman Brac), or 3.7 per 1,000 population, a slight increase compared to 3.1 in 2003. There were also 12 visitor deaths. Major causes of death were attributed to diseases of the circulatory system, mainly heart diseases (46 deaths, or 10.4 deaths per 10,000 population) and malignant neoplasms (35 deaths, or 7.9 deaths per 10,000 population). There were four infant deaths in 2004, corresponding to an infant mortality rate of 6.4 and a neonatal mortality rate of 4.8 per 1,000 live births.

Services Provided by Public & Private Sector:
- Surgery (general)
- Dermatology
- Gynaecology & Obstetrics
- Reconstructive Surgery
- Cardiology
- General practice
- Paediatrics
- Faciomaxillary Surgery
- Internal Medicine
- Urology
- Anaesthesiology
- Radiology
- Public Health
- Neurology
- Orthopaedics
- Psychiatry
- Ophthalmology
- Pathology
- Ear, Nose & Throat
- Periodontology
- Rheumatology
- Gastroenterology
- Accident and Emergency Care

Public Health Services:
The Health Services Authority (HSA) shares responsibility for public health in the Cayman Islands with other government departments such as Environmental Health, Agriculture, and the Mosquito Research & Control Unit. Through a purchase agreement with the Ministry of Health, the HSA is charged with responsibility for public health programmes. A team, comprising public health nurses, a public health surveillance officer, a health promotion officer, a genetics counsellor, a dietician and administrative and support staff, provides these services.

Public Health programmes include:
- Health advice and vaccines for international travellers;
- School health, including primary care, health assessments, vision and hearing tests, etc.;
- Nutrition and dietary counselling clinics;
- Child health, including growth and development monitoring;
Health Care

Communicable Disease screening;
Disease control programmes, including surveillance, immunization (adults and children); and,
Special programmes relating to genetics and sexual health.

All Public Health resources were deployed post-Ivan. A disease surveillance system was established to monitor health conditions during this period. Information was collected and collated by the Public Health Department, confirming two deaths related to the hurricane.

To prevent tetanus infections, tetanus boosters were offered to all who had not received a booster within the past five years; some 15,000 doses were given.

Waterborne diseases such as cholera, Hepatitis A and typhoid are not endemic in Cayman and since water is supplied through desalination and bottles, chances of such outbreaks were remote. Vaccinations for these diseases were not recommended and there were no cases following Ivan.

Mosquito-borne diseases such as malaria, dengue fever, yellow fever and West Nile Virus were also absent following the hurricane.

Communicable Diseases
The overall incidence of communicable disease remains low in Cayman, and, while still cause for concern, reports of sexually transmitted infections have been declining since 1998.

Since the first reported case of AIDS in 1985, there have been 68 cases of HIV infections identified among residents in the Cayman Islands (as at 30 June 2005). In 2004 only one HIV case was reported.

Reported AIDS cases totaled 36 (also to 30 June 2005). Of these, 25 persons have died and one HIV case developed into AIDS in 2005. There were no reported deaths for the period 2004/5. Nine persons with HIV/AIDS left the Islands and there are currently 34 persons living with HIV/AIDS in Cayman, with a prevalence of 0.8 per 1000 population.

While malaria and dengue fever are not endemic to Cayman, during 2004 three cases of malaria were reported locally and an additional case up to 30 June 2005. One case of dengue was reported for the same period in 2004 and none in 2005.

A single case of tuberculosis was reported in 2004, while chicken pox continued to decline, with 85 cases reported in 2004 and 33 to June 2005. In 2004 there were

### Health Practitioners Registered in the Cayman Islands in 2003 and 2004.

<table>
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<tr>
<th></th>
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<td>5</td>
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<td>170</td>
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<td>1</td>
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<td>Private Practice</td>
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<td>36</td>
<td>73</td>
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<td>Both Islands</td>
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<td>74</td>
<td>19</td>
<td>18</td>
<td>226</td>
<td>226</td>
<td>232</td>
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</table>

N.B.: * Others include other health professionals — physiotherapists, psychologists, pharmacists, chiropractors, radiographers, medical technologists, dental auxiliaries / hygienists, nutritionists, medical social workers, occupational therapists, quality assurance officers, forensic scientists, emergency medical technicians and paramedics, and counselors, etc.
### Health Statistics 2003 and 2004/05

<table>
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<tr>
<th>Hospital Services:</th>
<th>Grand Cayman</th>
<th>Cayman Brac</th>
<th>Totals</th>
<th>Grand Cayman</th>
<th>Cayman Brac</th>
<th>Totals Jan-Jun</th>
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<td>Admissions</td>
<td>4,148</td>
<td>3,650</td>
<td>387</td>
<td>426</td>
<td>4,535</td>
<td>4,076</td>
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<td>Discharges</td>
<td>4,124</td>
<td>3,616</td>
<td>375</td>
<td>414</td>
<td>4,499</td>
<td>4,030</td>
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<td>Major operations</td>
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<td>1,210</td>
<td>6</td>
<td>63</td>
<td>915</td>
<td>1,273</td>
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<td>Minor operations</td>
<td>1,254</td>
<td>1,311</td>
<td>81</td>
<td>128</td>
<td>1,335</td>
<td>1,439</td>
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<td>Total operations</td>
<td>2,163</td>
<td>2,521</td>
<td>87</td>
<td>191</td>
<td>2,250</td>
<td>2,712</td>
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<td>Outpatient clinic visits (total)</td>
<td>48,662</td>
<td>51,652</td>
<td>4,333</td>
<td>2,825</td>
<td>52,995</td>
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<td>Outpatient clinic visits (Specialists)</td>
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<td>27,062</td>
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<td>Outpatient clinic visits (GP) (c)</td>
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<td>N/A</td>
<td>21,600</td>
<td>25,172</td>
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<td>Accident and emergency visits</td>
<td>27,232</td>
<td>30,153</td>
<td>6,629</td>
<td>7,373</td>
<td>33,861</td>
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<td>Ambulance calls</td>
<td>2,764</td>
<td>2,967</td>
<td>400</td>
<td>564</td>
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<td>Laboratory work</td>
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<td>510,000</td>
<td>49,244</td>
<td>59,862</td>
<td>511,134</td>
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<td>Radiology / Ultrasound (patients)</td>
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<td>21,275</td>
<td>1,116</td>
<td>1,232</td>
<td>21,446</td>
<td>22,507</td>
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<td>Ct scans (patients)</td>
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<td>1,330</td>
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<td>Mammograms (patients)</td>
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<td>547</td>
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<td>760</td>
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<td>Physiotherapy visits</td>
<td>9,507</td>
<td>11,275</td>
<td>1,560</td>
<td>1,024</td>
<td>11,067</td>
<td>12,299</td>
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<td>Pharmacy (prescriptions)</td>
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<td>193,092</td>
<td>20,081</td>
<td>24,528</td>
<td>197,614</td>
<td>217,620</td>
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<tr>
<td>Dental clinic visits</td>
<td>19,859</td>
<td>18,655</td>
<td>2,373</td>
<td>2,334</td>
<td>22,232</td>
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<td><strong>District Health Centres:</strong></td>
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<td>District clinic visits</td>
<td>30,396</td>
<td>33,680</td>
<td>285</td>
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<td>30,681</td>
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<td>School clinic visits</td>
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<td>7,528</td>
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<td>Home visits</td>
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<td>2,633</td>
<td>1,968</td>
<td>8,882</td>
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<td><strong>Vital statistics:</strong></td>
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<td>Deliveries</td>
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<td>622</td>
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<td>624</td>
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<td>Live births</td>
<td>622</td>
<td>614</td>
<td>9</td>
<td>622</td>
<td>623</td>
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<td>Deaths (total) (d)</td>
<td>146</td>
<td>157</td>
<td>8</td>
<td>154</td>
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<td>Deaths (residents)</td>
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<td>146</td>
<td>8</td>
<td>136</td>
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<td>Deaths (visitors)</td>
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<td>11</td>
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**Notes:** (a) Refers to 101 operational inpatient beds as follows: 88 acute care beds and 13 newborn baby cots. Overall there is a capacity of 125 beds to include the 101 inpatient beds and 4 other non-operational inpatient beds (2 each in Critical Care and Surgical Ward Units) and 20 outpatient beds as follows: 8 Ambulatory Care and 12 Observation beds. (b) Effective 2002, Cayman Brac outpatient clinic and dental visits includes figures for Little Cayman Clinic. (c) Total deaths include residents and visitors.

310 cases of influenza reported and as at June 2005, 184 cases.

Food-borne illnesses and gastroenteritis remain significant communicable diseases locally, and Ivan-related flooding and limited water increased incidences of gastroenteritis (diarrhoea and vomiting). In 2004, 1,399 gastroenteritis cases were reported to the Public Health Department; while for the period to 30 June 2005, there were 530 cases.

**Immunization**

Resident children continued to be immunized against communicable diseases, namely tuberculosis, diphtheria,
tetanus, whooping cough, poliomyelitis, Haemophilus influenza b infections, hepatitis B, measles, mumps, rubella and chicken pox.

Immunization coverage, which continues to be in line with World Health Organization (WHO) targets, was recorded at the following levels:

- Polio 92%
- DPT (diphtheria/whooping cough/tetanus) 92%
- Hib (Haemophilus influenza b) 92%
- MMR (measles/mumps/rubella-1st dose) 87%
- BCG (tuberculosis) 92%
- Hepatitis B (3 doses) 77%
- Varicella (chicken pox) 81%

**Health Promotion**

The following Health Promotion initiatives were undertaken during the year:

- Continuing the peer education programme on HIV/AIDS in conjunction with British Red Cross, CI branch;
- Manning booths at the Agricultural Show in support of the Department of Agriculture and the Cancer Society’s Red Dress Affair;
- Organising a Vaccination Week in April 2004 and 2005 to increase immunization awareness through mass media coverage and by holding extra clinics to cover the immunization demand;
- Supporting the Lions Club of Tropical Gardens during Breast Cancer Awareness Month with educational sessions and clinics in each district and special education sessions in February 2005;
- Staging World Diabetes Day activities, including free screening at supermarkets; free BMI and glaucometer checks; diabetes risk assessment screening; and distribution of diabetes literature;
- Organizing an educational campaign and a candle light vigil to increase awareness and fight prejudice against those living with HIV/AIDS in Cayman (a joint effort by the Public Health Department and the AIDS Foundation).

<table>
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<tr>
<th>Year</th>
<th>Mid Year Pop. ('000)1</th>
<th>Number2</th>
<th>Rate3</th>
<th>Number4</th>
<th>Rate3</th>
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<td>623</td>
<td>14.1</td>
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<td>3.7</td>
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Notes:
1. Residents only, including those with work permits.
2. Resident births outside of the Islands are excluded from these figures.
3. Rates are expressed as per thousand of the mid-year population.
4. From 1980, visitors’ deaths were excluded from the number of deaths.
® Revised figure.

Sources: Cayman Islands Health Services Authority and the Economics and Statistics Office.
• Celebrating Honouring Women Month in March 2005: activities included general health screening; free screening for cervical and breast cancer; blood pressure checks; blood sugar checks and BMI calculations.

• Observing World No Tobacco Day in May 2005: the theme The Role of Health Professionals in Tobacco Control was selected because health professionals can help people change behaviours. WNTD activities included:
  - developing and distributing informational posters;
  - mounting displays for the CI Hospital and district health centres;
  - developing and distributing educational brochures on the harmful effects of smoking tobacco;
  - distributing guidance packages for teachers to use in disseminating information to students on tobacco and its harmful effects; and,
  - organizing a media campaign.

• Supporting National HIV Testing Day (NHTD), an annual campaign produced by the Association of People Living with HIV/AIDS in the US to encourage individuals at risk to access voluntary counselling and testing. Cayman joined with this venture in June 2005 by promoting awareness and offering free counselling and confidential HIV testing at several health care facilities.

International Agencies
The Pan-American Health Organization (PAHO) offered training assistance in International Health Regulations and IATA Dangerous Goods Regulations. Assistance in facilitating staff’s participation at various technical meetings was also given.

The Caribbean Epidemiology Centre (CAREC) provided technical assistance in epidemiology and laboratory services and aided the development of a Communicable Disease Surveillance Manual.

The Caribbean Food and Nutrition Institute (CFNI) is currently assisting the implementation of the Young Child Feeding Programme, as well as nutritional programmes for people living with HIV/AIDS.

Cayman Islands Health Insurance Company Ltd (CINICO)

**Mission:** To provide affordable health care coverage on the most cost effective basis possible, to ensure the wellness of Cayman Islands residents.

**Background:** CINICO was incorporated by the Cayman Islands Government on 18 December 2003 under the Cayman Islands Companies Law and was granted a Class A licence under the Insurance Law (2003 Revision) on 1 January 2004. The general nature of CINICO’s activities is both the administration of health benefits and the provision of health insurance benefits to five groups:

1. Civil servants, pensioners and government entities
2. Seamen, veterans and others
3. Social programs
4. Advance patient
5. Elderly residents (aged 60+), health impaired residents (denied coverage by another Cayman Islands-licensed insurance company due to health issues), and low income residents (having a combined family income of less than $30,000. They are subject to a 24 month pre-existing condition clause).

The first four of these five groups all relate to government programs. For the fifth group, CINICO provides health benefits for residents who have traditionally experienced difficulty in obtaining health insurance.

Enrolment for this fifth group is only open during January of each calendar year unless a change in circumstances has occurred that warrants a new enrolment during the year (i.e. turning 60 or just being deemed health impaired).

All new enrollees are only entitled to join the basic insurance plan which is equivalent to the Standard Health Insurance Contract in the Health Insurance Law. Once enrollees are insured with CINICO for one year, they are entitled to enhance their coverage during the next open enrolment period.

As of 30 June 2005 there were 11,077 active insured persons in CINICO.

CINICO uses the Cayman Islands Health Services Authority as its primary network provider of medical and dental care. If the network provider is unable to provide the necessary services, the Chief Medical Officer or the Chief Dental Officer must provide written authorization approving services at an alternative facility, preferably in CINICO’s secondary provider network. CINICO’s secondary provider network embraces physicians and hospitals in more than 130 countries, including more than 6,000 acute-care hospitals and 250,000 physicians & specialists in the US.
**Health Insurance Commission**

The Health Insurance Commission Law 2003, in conjunction with the Health Insurance Law and Regulations, provide the regulatory framework to effectively monitor and regulate the health insurance industry in the Cayman Islands.

The Health Insurance Commission (HIC) mission is to ensure that the provision of health insurance in Cayman is well regulated and that assistance is provided to the general public to resolve complaints concerning the provision of health insurance.

Commission functions include assessing and monitoring premium rates, administering the Segregated Health Insurance Fund, monitoring the conduct of approved insurers, resolving complaints, advising the Minister on any matter relating to health insurance, including advice on amendments to the Health Insurance Laws and Regulations, and filing and publishing the Standard Healthcare Fees.

The HIC has a nine-member Board and the members’ first meeting was held in March 2004. Currently, the Commission has a staff of six, comprising one Superintendent of Health Insurance; two Health Insurance Inspectors; two Administrative Assistants and one Financial Accountant.

Major projects undertaken by the Health Insurance Commission include the following:
- Conducted survey research and analysis of health care fees resulting in the publication of the Standard Fees.
- Developed policies and procedures including a confidentiality and complaints policy.
- Contributed to the amendments to the Health Insurance Law and Regulations.
- Reviewed and approved premium increase requests from approved insurers.
- Participated in Health Care Reform Campaign.

For the period January 2004 – June 2005, inclusive, the HIC received 471 complaints / enquiries. Ninety-five percent of those (446) were resolved, closed or referred. During the year the most commonly reported complaints involved the failure of employers to affect insurance cover for their employees and/or the deduction of monies from employees’ salary by employers who failed to provide health insurance coverage.

There are presently nine approved insurers licensed by the Cayman Islands Monetary Authority to market health insurance contracts:
- Aetna Life & Casualty
- British American Insurance Co Ltd
- British Caymanian Insurance Co Ltd
- Cayman General Insurance Co Ltd
- Clico (Cayman) Ltd
- Generali Worldwide
- NEM (West Indies) Ltd
- Sagicor
- Cayman Islands National Insurance Company (CINICO)

**Enrolment Numbers for Approved Insurers to June 2005:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Civil Servants/ Pensioners Govt Entities</th>
<th>Seaman, Veterans and Others</th>
<th>Social Programs</th>
<th>Elderly, Health Impaired and Low Income</th>
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<tbody>
<tr>
<td>Female members</td>
<td>4,149</td>
<td>548</td>
<td>670</td>
<td>548</td>
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<tr>
<td>Male members</td>
<td>3,868</td>
<td>568</td>
<td>329</td>
<td>397</td>
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<tr>
<td>Total members</td>
<td>8,017</td>
<td>1,116</td>
<td>999</td>
<td>945</td>
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<tr>
<td>Average Age</td>
<td>34</td>
<td>69</td>
<td>63</td>
<td>47</td>
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</table>

*Represents the number of insured person as at 1 June 2005
**Sagicor Life of Cayman is not currently offering an individual or group medical benefit in the Cayman Islands.

Based on information from the Department of Children and Family Services, there are approximately 997 indigent persons whose health care costs are covered by government.