



Publication Scheme

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Governor's Code of Practice

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Publication Scheme

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1. About the Publication Scheme

Every public authority covered by the Freedom of Information Law (2015 Revision) (“**The Law**”) has a legal duty to maintain a publication scheme.

The purpose of a publication scheme is to make information readily available to the public without the need for specific written requests. Schemes are intended to encourage authorities to proactively publish information, to develop a culture of openness and participation.

The publication scheme lists the information which is readily available to the public. The list is divided into seven (7) different categories of information, to help you find the documents you are looking for:

1.1 About Us

The Cayman Islands National Insurance Company (“CINICO”) was first established in 2004 under the leadership of the then Minister of Health, the Hon. Gilbert McLean. The purpose of forming this national insurance company was to facilitate the provision of insurance coverage for all civil servants, pensioners, seafarers, veterans and their dependents. CINICO also provides health insurance coverage for selected Statutory Authorities and Government Companies.

The formation of a national insurance company came on the heels of the Mercer Review which was commissioned by the Cayman Islands Government (CIG) of the day to perform an in-depth study after the collapse of Caribbean Home Program which insured all of the civil service at the time. The CIG then created the Health Insurance and Health Fees Advisory Committee, who were tasked with seeking alternative options of providing health care access to civil servants.

In addition, CINICO was established to also administer the health benefits for those residents deemed as indigent by the Department of Children and Family Services (DCFS), as well as provide insurance coverage for residents who found it difficult to obtain coverage through the private insurers. Since its inception, CINICO fell under the responsibility of the Ministry of Health (MOH). However, beginning July 2013, CINICO has been placed under the Ministry of Finance (MOF).

CINICO’s Chief Executive Officer is Mr. Lonny Tibbetts and the Chief Financial Officer is Mr. Frank Gallippi.

1.1.1 Location

CINICO is located at Unit One on the first floor of Cayman Centre, Airport Road, George Town. The offices are opened from Monday to Friday 9:00am to 4:00pm except for Public Holidays and occasional half days for staff training.

1.1.2 Board and Committees

1.1.2.1 The Board of Directors:

The Board of Directors at CINICO meets monthly and these meetings are not open to the public. They consist of the following:

- Mrs. Patricia Estwick – Chair
- Dr. George Meggs – Member
- Mrs. Darlee Ebanks – Member
- Mrs. Janet Sairsingh - Member
- Ms. Anne Owen – Ex Officio Member (Ministry of Finance)

1.1.2.2 Eligibility & Appeals Committee

The Eligibility & Appeals Committee meets monthly and these meetings are not open to the public. They consist of the following:

- Dr. George Meggs – Chairman
- Mr. Lonny Tibbetts, CEO CINICO – Member
- Chief Medical Officer – Member
- Chief Dental Officer - Member
- Medical Case Manager – Non-voting Member

1.1.2.3 Finance & Audit Committee

The Finance Committee shall meet at least four times a year and is not open to the public. They consist of the following:

- Mrs. Patricia Estwick – Chair
- Mr. Lonny Tibbetts – CEO, CINICO
- Mr. Frank Gallippi – CFO, CINICO
- Ms. Anne Owens – Assistant Financial Secretary, Ministry of Finance

1.1.2.4 Risk and Compliance Committee

The Risk & Compliance Committee shall meet at least four times a year and is not open to the public. They consist of the following:

- Board Member – Chairperson
- Mr. Lonny Tibbetts – CEO, CINICO
- Mr. Frank Gallippi – CFO, CINICO
- Dana Brandon – GM, CINICO
Compliance Officer – CINICO

1.1.2.5 Committee Minutes

Minutes are only available in hard copy and can be obtained by making an FOI request to the FOI Manager by fax 345-949-822 or dbrandon@cinico.ky or foi.cin@cinico.ky.

1.2 Strategic Management

The Company is principally involved in the provision of health insurance for individuals and their dependents, including civil servants, pensioners, employees of selected statutory authorities and government companies, seafarers, and veterans. In addition, CINICO was established to also administer the health benefits for those residents deemed as indigent by the Department of Children and Family Services (“DCFS”), to oversee local tertiary care for seafarers and veterans, as well as to provide insurance coverage for residents who found it difficult to obtain coverage through private insurers.

1.2.1 Purpose and Objectives

The purpose and objectives for the establishment of the company as a separate legal entity to provide health insurance are as follows:

- i. To review, evaluate and administer government health insurance plans;
- ii. To provide the Cayman Islands Government with an effective and efficient infrastructure for the provision of insurance services which is regulated by CIMA and the Health Insurance Commission (HIC), and audited by external auditors, with an audit opinion provided by the Auditor General;
- iii. To equip government with a legal entity that provides experienced directors, management, and staff with the appropriate skills, abilities and experience in managing the risks related to health insurance plans;
- iv. To establish a separate legal entity for writing insurance business; and
- v. Facilitate access to the reinsurance to mitigate the stakeholder’s overall risk.

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1.2.2 Additional Advantages

- A. Insuring the medical benefits provided to civil servants provides the following additional advantages:
- i. Provides government departments with a fixed budget for the medical premiums and benefits each year;
 - ii. Provides economies of scale which benefits both the public and non-public beneficiaries insured by the Company;
 - iii. Provides an independent basis to administer and manage medical benefits.
- B. Provide administration of services to the Seafarers & Veterans and Indigents
- i. Access to discounted healthcare cost through combined business volume
- C. Provides a greatly enhanced source of management information to monitor and manage the delivery of medical care and insurance coverage for future years.

1.2.3 Governance

The following laws and regulations govern CINICO:

- Companies Law (2016 Revision)
- Freedom of Information Law (2015 Revision)
- Health Insurance Law (2016 Revision)
- The Health Insurance (Amendment) Law, 2017
- Health Insurance Regulations (2017 Revision)
- Insurance Law, 2010
- Insurance (Amendment) Law, 2012
- Insurance (Amendment) Law, 2013
- Insurance (Validation) Law, 2013
- Insurance (Applications and Fees) Regulations, 2012
- Insurance (Applications and Fees) (Amendment) Regulations, 2013
- Insurance (Capital and Solvency) (Class A Insurers) Regulations, 2012
- Labor Law (2011 Revision)
- Proceeds of Crime Law (2016 Revision)
- Proceeds of Crime (Amendment) Law, 2016
- Proceeds of Crime (Amendment) (No. 2) Law, 2016
- Proceeds of Crime (Disclosure) Order, 2010
- Public Authorities Law, 2017
- Public Management and Finance Law (2013 Revision)

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- Public Management and Finance (Amendment) Law, (2015 Revision)
- The Whistleblowing Protection Law, 2015

Corporate Management

- Annual Reports
- Audit Reports
- Business Plan
- Disaster Recovery Plan & Continuity of Operations

1.3 Finance & Administration

Administering CINICO'S internal functions and managing its resources efficiently and effectively. This includes:

- The management of monetary resources;
- Fixed Assets;
- Human Resources;
- Information Resources; and
- Relationships with clients, the public and other government agencies.

1.3.1 Financial Management

- Accounting: Accounts Payable, Accounts Receivable, Banking, Ledgers & Journals, Revenue & Revenue Collection
- Acquisition: Asset Register, Contracts and Tendering Exercises
- Auditing: Internal Audit and External Audit
- Budgeting: Annual Ownership Agreement and Purchase Agreement
- Remuneration: Director Fees & Staff Salaries
- Reporting & Analysis: Monthly/Half Year/Annual Reports, Monthly Expense Variance Analysis, Monthly Review of Underwriting Income to Budget, Annual & Quarterly Reserve Analysis, Cayman Islands Monetary Authority (CIMA) Quarterly & Annual Return
- Annual Budget
- List of Current Tenders and Contracts

1.3.2 Administration

- Staff pay
- Employee Health Insurance
- Employee Pension
- Post Retirement

1.4 Policies and Procedures

- Corporate Governance Operational Policy and Procedures Manual

1.5 Decisions & Recommendations

- Board of Director Meetings Minutes
- Committee Meeting Minutes

1.6 Lists & Registers

- Asset List
- Medical Provider List
- Member Register
- Vender List
- Employee List

1.7 Our Services

CINICO has designed and implemented five broad groups with strictly defined levels of health benefits as follows:

1. Civil Servants and dependents, Pensioners and Dependents, and employees of statutory authorities, government companies and their dependents – Plan #10000 (formerly Plan #30100)
2. Seaman and Veterans and dependents– Plan #2000 (formerly Plan #30101)
3. Indigents – Plan #3000 (formerly Plan #30102)
4. Privately Insured – Plan #4000 (formerly SHIC Plan #31304)
5. Advanced Patients – Plan #5000 (formerly Plan #30103)

This publication scheme commits CINICO to making information available to the public as part of its normal business activities. CINICO will:

- specify the information held by the authority which falls within the seven (7) categories of information;
- proactively publish or otherwise make routinely available, information which is held by the authority falls within the seven (7) categories of information;
- describe the methods by which specific information is made available, so that it can be easily identified and accessed by members of the public;
- list any fees charged for access to information described in this scheme

- publish or otherwise make information available, in accordance with the methods and fees stated in this scheme;
- make this publication scheme available to the public; and
- Regularly review and update the information made available under this scheme

2. Information that may be withheld

CINICO will generally **not** publish:

- Information in draft form;
- information that is not held by CINICO, or which has been disposed of in accordance with a legally authorised disposal schedule;
- information that is not readily-available – for example: information that is contained in files that have been placed in archive storage, or is otherwise difficult to access;
- Information which is exempt under “**The Law**” or otherwise protected from disclosure. They are as follows:
 - personal information; or
 - Commercially sensitive information.
 - Records containing exempt matter will be published in a redacted form, where ever it is practical to do so, indicating which exemptions apply.

In maintaining this publication scheme, our aim is to be as open as possible. However, there may be limited circumstances where information will be withheld from one of seven (7) different categories of information mentioned earlier.

Information will only be withheld where “**The Law**” expressly permits it. This disclosure may include the following:

- breach the law of confidentiality;
- infringe personal privacy;
- harm CINICO’s (or another organisation’s) commercial interests; or
- Endanger the protection of the environment

Whenever information is withheld, we will inform you of this and explain why that information cannot be released. Even where information is withheld, it may be possible to provide a redacted copy, with the exempt matter edited out.

3. Methods of Access

Information available under our publication scheme will usually be accessible through the methods described below.

3.1 Online

Some of our documents are published electronically on the CINICO website (www.cinico.ky) and can be downloaded in PDF format.

If you are still having trouble locating information listed under our scheme, please contact FOI Manager, Dana Brandon at 949-8101 or direct line 815-7310, or email at dbrandon@cinico.ky or foi.cin@cinico.ky

3.2 Email

If information is listed in our publication scheme but is not published on the website, we may be able to send it to you by email. You can email us at foi.cin@cinico.ky to request information. Please provide a telephone number so that we can call you to clarify details if necessary.

3.3 Phone

Documents listed in the publication scheme can also be requested by telephone. Please call Mrs. Dana Brandon at 815-7310 to request information.

3.4 Post

All information listed in the publication scheme will usually be available in hard copy. Requests may be addressed to: Dana Brandon, Information Manager, CINICO, P.O. Box 10112, Grand Cayman, KY1-1001 Cayman Islands, or email at dbrandon@cinico.ky or foi.cin@cinico.ky.

In your request, please provide your name and address, full details of the information or documents you would like to receive. You may also wish to provide a telephone number so that we can call you to clarify details if necessary. For faster processing, please also include any applicable fee. (See section 4: Fees and charges for further details.)

3.5 Personal Visits

In limited cases, you may be required to make an appointment to view information listed in the publication scheme. This will be clearly stated in section 7: Categories of information, and relevant contact details will be provided in that section.

3.6 Advice and Assistance

If you experience any difficulty identifying the information you want to access, please contact Dana Brandon at 949-8101 or direct line 815-7310, or email at dbrandon@cinico.ky or foi.cin@cinico.ky.

CINICO will adhere to its obligations under section 10 of the FOI Law, and any requirements relating to disability or discrimination, when providing information in accordance with this publication scheme.

Information will be provided in the language in which it is held or in such other language that is legally required. Where CINICO is legally required to translate any information, it will do so.

4. Fees and Charges

The purpose of this scheme is to make the maximum amount of information readily available at minimum effort and cost to the public. CINICO strives to ensure that fees and charges are clearly explained and kept to a minimum.

Information which is published online, downloaded through a website, or sent to you by email will be provided free of charge.

Fees may be charged for providing information in paper copy or on computer disc. Charges will reflect the actual costs of reproduction and postage, as described below.

4.1 Reproduction Costs

Where fees apply, photocopied information will be charged at a standard rate of \$1.00 per page (black and white; any size) and \$1.50 per page (colour; any size). Computer discs will be charged at a rate of \$2 per disc.

4.2 Postages

CINICO will pass on to the requester the actual costs of postage or courier delivery. If a fee applies, you will be advised of the amount and how it has been calculated. Information will be provided when CINICO has received your payment.

5. Requests for information outside the Publication Scheme

Information held by CINICO that is not published under this scheme can be requested in writing.

Your request will be considered in accordance with the provisions of the FOI Law. For further details please visit www.cinico.ky and look under the tab relating to Freedom of Information/Making a Request.

Current versions of all CINICO forms are available online. Please visit www.cinico.ky and look under the tab relating to Documents & Forms.

6. Complaints

CINICO aims to make our publication scheme easy to use, and to ensure our information is accessible to the public.

If you wish to complain about any information which has been withheld please contact Dana Brandon at 949-8101 or direct line 815-7310, or email at dbrandon@cinico.ky or foi.cin@cinico.ky, and we will try to resolve your complaint as quickly as possible.

You have legal rights to access information under this scheme, and a right to complain to the Office of the Ombudsman if you are dissatisfied with our response.

Office of the Ombudsman,

3rd floor, Anderson Square

64 Shedden Road George Town

Grand Cayman, Cayman Islands

P.O. Box 2252 Grand Cayman, KY1-1107

CAYMAN ISLANDS

Telephone: 345 946 6283

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