



**Cayman Islands National Insurance Company
(CINICO)
Publication Scheme 2015
Produced in accordance with the Deputy Governor's Code of Practice**

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1. About the publication scheme

Every public authority covered by the Freedom of Information 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.

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 below;
- proactively publish or otherwise make routinely available, information which is held by the authority and falls within the categories below;
- 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;
- 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 FOI Law, or otherwise protected from disclosure – for example: personal information; or commercially sensitive information. Records containing exempt matter will be published in a redacted¹ 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 the categories of information listed in *section 7: Categories of information*.

Information will only be withheld where the FOI Law expressly permits it.

For example: where disclosure would breach the law of confidentiality, infringe personal privacy, harm CINICO (or another organisation's) commercial interests, or endanger the protection of the environment.

When ever 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.

If you wish to complain about any information which has been withheld, please refer to *section 6: Complaints*.

¹ A copy of the record, with the exempt matter deleted in accordance with the National Archive's *Redaction Standard*.

3. Methods of access

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

Section 7: Categories of information provides more details on the information available under the scheme, along with additional guidance on how the information within each category may be accessed.

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, Laverne Jackson at 949-8101 or direct line 815-7304, or email at ljackson@cinico.ky or foi.cin@cinico.ky.

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.

Phone

Documents listed in the publication scheme can also be requested by telephone. Please call Laverne Jackson at 815-7304 to request information.

Post

All information listed in the publication scheme will usually be available in hard copy. Requests may be addressed to: Laverne Jackson, Information Manager, CINICO, P.O. Box 10112, Grand Cayman KY1-1001, Cayman Islands, or email at ljackson@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.)

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.

Advice and assistance

If you experience any difficulty identifying the information you want to access, please contact Laverne Jackson at 949-8101 or direct line 815-7304, or email at ljackson@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.

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.

Postage costs

CINICO will pass on to the requester the actual costs of postage or courier delivery.

Details of any individual charges which differ from the above policy are provided within *section 7: Categories of information*.

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 , FOI/Making a Request.

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 aspect of this publication scheme, please contact Laverne Jackson at 949-8101 or direct line 815-7304, or email at ljackson@cinico.ky or foi.cin@cinico.ky, and we will try to resolve your complaint as quickly as possible.

Further information about our complaints procedures can be obtained from Laverne Jackson at 949-8101 or direct line 815-7304, or email at ljackson@cinico.ky or foi.cin@cinico.ky.

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

Information Commissioner's Office,
2nd Floor, Elizabethan Square, Building 1
P.O. Box 10727
George Town, Grand Cayman
Grand Cayman KY1-1007, CAYMAN ISLANDS
1-345- 747-5402
email: appeals@ico.gov.ky

7. Categories of Information

- About Us
- Strategic Management
- Finance & Administration
- Policies & Procedures
- Decisions & Recommendations
- Lists & Registers
- Our Services

ABOUT US

Name of Organization

Cayman Islands National Insurance Company (CINICO)

Mission Statement

..is to manage our stakeholder's welfare by providing cost-effective solutions and sustainable coverage. We will do so through friendly, compassionate and competent service that emphasizes a member's satisfaction, peace of mind and provides a feeling of security. Through our strategic partnership with government we will continue to broaden the scope of our offerings by providing innovative products and services geared towards adding value and protecting against financial risk.

Chief Executive Officer

Lonny Tibbetts, CEO

Chief Financial Officer

Frank Gallippi, CFO

Information Manager

*Laverne Jackson
Information Officer
Unit #3 Cayman Centre,
Airport Road, P.O. Box 10112
Grand Cayman, KY1-1001
Cayman Islands*

Purpose and Functions of the Organisation

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 Programme 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), with the Hon. Marco Archer as the Minister responsible for CINICO and Mr. Jennison Nunez as the Chairman of the Board.

General Information

Name, Address & Operating Hours	Services Provided
<p>CINICO Unit #3 Cayman Centre, Airport Road, P.O. Box 10112 Grand Cayman, KY1-1001 Cayman Islands (345) 949-8101, (345) 949-8226 (fax) www.cinico.ky Monday-Friday: 9AM - 4:00PM</p>	<p><i>The administrative & operational functions are performed at the office location. Including member eligibility, benefit administration & verification, member claims management, premium collections, and marketing & public relations activities</i> <i>The CINICO Medical Case Management Unit (MCMU) will soon be providing case management for all CINICO members seeking medical services locally, ensuring that members receive appropriate and timely care.</i> <i>MMSI, the CINICO Overseas Care Coordinators, provide case management for all members referred to the United States for care. MMSI are also the member point of contact for any comments or questions relating to US-based referral coordination.</i></p>

Governance

*Health Insurance Law (2013 Revision) and Regulations (2013 Revision)
Public Management and Finance Law (2011 Revision) and (Regulations 2011 Revision)*

**Public Service Management Law (2007 Revision) and Personnel Regulations (2006 Revision)
National Pensions Law (2012 Revision) and Regulations
Labour Law (2011 Revision) and Regulations
Freedom of Information Law 2007
The Companies Law 2013 Revision
Immigration Law (2014 revision) and Regulations*

**Public Service Management Law (2007 Revision) and Personnel Regulations (2006 Revision) is the catalyst of the Civil Servant Health Insurance Plan. This Law does not directly apply to CINICO or its Operations.*

STRATEGIC MANAGEMENT

The Board of Directors are appointed by The Honourable Minister for the Ministry of Finance & Economic Development.

The Board of Directors set the strategic directions for CINICO; including the hiring of the Management; establishing and implementing a strategic plan; approving lines of business; developing and maintaining the corporate policy; the overall governance of management and the entity. No greater than a third of the Board members can be renewable in any 12 month period.

Boards and Committees

Name	Meetings	Minutes
<p><u>CINICO Board of Directors</u></p> <p><i>Mr. Jennison Nunez – Chairman Mr. Armando Ebanks – Deputy Chairman Ms. Anne Owens – member Dr. George Meggs – member Mrs. Dana Brandon – member Mrs. Darlee Ebanks – member Mrs. Janet Sarsingh – member Mrs. Sheena Sigsworth - member</i></p>	<p><i>Meetings are scheduled monthly, and they are not open to the public.</i></p>	<p>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 ljackson@cinico.ky foi.cin@cinico.ky</p>
<p><u>Executive Committee</u></p> <p><i>Jennison Nunez – Chairman Lonny Tibbetts – Chairperson Anne Owens –Senior Assistant Financial Secretary, Ministry of Finance & Economic Development</i></p>	<p><i>Most meetings are scheduled on an ad-hoc basis and are primarily hosted on the basis of an urgent need. They are not open to the public. All Executive Committee decisions require Board Approval & Ratification.</i></p>	<p>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 ljackson@cinico.ky foi.cin@cinico.ky</p>
<p><u>Risk & Appeals Committee</u></p> <p><i>Lonny Tibbetts – Chairperson Dr. Elizabeth McLaughlin – member</i></p>	<p><i>Most meetings are scheduled monthly, and</i></p>	<p>Minutes are only available in hard copy and can be obtained by making an FOI request to</p>

<p><i>Dr. John Vlitos – member</i> <i>Dr. Kalia Bodden - member</i> <i>CICSA – Executive Committee Representative (Non-Voting).</i></p>	<p><i>they are not open to the public.</i></p>	<p>the FOI Manager by fax 345-949-822 or ljackson@cinico.ky foi.cin@cinico.ky</p>
<p><u>Finance Committee</u> <i>Armando Ebanks - Chairperson</i> <i>Lonny Tibbetts – CEO CINICO</i> <i>Frank Gallippi – CFO CINICO</i> <i>Ministry of Finance Representative</i></p>	<p><i>Most meetings are scheduled quarterly, and they are not open to the public.</i></p>	<p>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 ljackson@cinico.ky foi.cin@cinico.ky</p>

Frequently Asked Questions

Who is CINICO?

Cayman Islands National Insurance Company Ltd. (“CINICO”).

Can I visit any Doctor or Hospital?

No. Without a Chief Medical Officer (CMO) referral from Health Services Authority (HSA), you can only use services provided by the HSA. This would include the George Town Hospital, the District Clinics, and Faith Hospital on Cayman Brac.

How are my services covered if I use an HSA provider?

All medically necessary services, up to policy limitations, are covered in full as long as HSA providers perform care.

If my HSA provider wants to refer me to a private practice provider within the Cayman Islands, will I be covered?

Yes, if the Cayman Island’s Chief Medical Officer (CMO) determines it necessary.

What happens if I go directly to a non-HSA provider without CMO approval?

If you elect to see a non-HSA provider, the services will be at your own expense.

Why does CINICO have a Case Management Co-ordinator?

The Case Management Co-ordinators have access to hundreds of hospitals and thousands of physicians in the United States. Not only does the Case Management Co-ordinator assist a patient in coping with the financial burden of being overseas, but they also negotiate preferred rates at overseas facilities. In some instances, the Case Management Co-ordinator works with the Chief Medical Officer (CMO) of the HSA to determine if a referral is appropriate.

How does a Case Management Co-ordinator work?

After reviewing the information submitted by your physician, the Case Management Co-ordinator determines the need to access non-HSA care. For example, if the medically necessary specialty services are not available through the HSA, the Case Management Co-ordinator will approve off island care at an appropriate medical facility. The telephone number for the Case Management Co-ordinator will be on the back of your CINICO I.D. Card.

How are benefits paid if I require emergency treatment and I cannot be treated at a HSA hospital or HSA physician?

Life threatening emergencies/sudden and serious onset of illness will be covered in full. Please call the CINICO Care Coordinator before, during or within 48 hours of the emergency visit to acquire a Care Coordinator approved referral.

Non life threatening emergencies without CINICO Case Management Co-coordinator referral will NOT be covered.

What do I do in an emergency?

A medical emergency means a sudden onset of a condition with acute symptoms requiring immediate medical care and includes such conditions as heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions or other such acute medical conditions. Use appropriate judgment and go to the hospital emergency room! Emergencies both on island and off island will be treated the same way.

What happens if I am travelling outside the Cayman Islands?

If you travel to the United States, you will be covered subject to the CINICO Case Management Co-ordinator approval.

- In the United States, you can take advantage of CINICO's US based network of preferred providers. You can call the TOLL FREE NETWORK HOTLINE listed on the front of your CINICO health insurance benefit card. Remember, off island care must be approved by the CINICO Case Management Co-ordinator.
- Outside the Cayman Islands or United States, medical care is also covered. However, you will be required to pay the charge in full and then submit a claim to CINICO for reimbursement.

Note: non-emergency services not approved by CINICO Case Management Co-ordinator will not be covered.

What is the definition of a child?

A child, as defined under the Health Insurance Law (2003 Revision), means a person who is:

- Under 18 years of age; or
- Over 18 and under 23 years of age and a full-time student at a University or other educational institution.

My child is full time student in the United States. Is my child covered?

The only services covered would be for a life-threatening emergency/sudden and serious onset of illness. All other services must be provided by the Health Services Authority in order to be covered under the plan. You will want to schedule routine check-ups with HSA while your child is home during school breaks and holidays.

If your child sees a provider in the United States, for a non-life threatening condition, the cost will be your responsibility.

Are vaccinations a CINICO covered benefit?

The benefit is limited to children over the age of 6 and adults.

Vaccinations are provided free for resident children of the Cayman Islands up until their sixth birthday at the H.S.A. Hospital Public Health Department.

Is SHIC coverage only available to Caymanians?

No, all legal residents of the Cayman Islands who can provide evidence that they satisfy the eligibility criteria may obtain coverage from CINICO.

Is there a SHIC Open Enrolment Window?

No, a person can enroll into the CINICO SHIC Health Insurance Plan any month of the year.

What SHIC benefits will I receive?

Benefits are defined under the Health Insurance Law 2013 Revision (Amendment & Regulations 2013). You need to review the First Schedule Prescribed Health Care Benefits Part 1 pages for the SHIC Benefit Fee Schedule.

Will I be subject to pre-existing condition limitations?

No, a pre-existing condition is risk rated as part of the application process in the determination of the monthly premium.

When is my SHIC premium due?

Premiums are due on the first day of that month's coverage.

What happens if I don't pay my premium on time?

Failure to pay premiums on a timely basis will result in termination of the policy. The person can reapply for the SHIC Health Insurance Plan, but only as a new applicant in which they will be risk rated again for their monthly premium and charged a reactivation fee.

Corporate Management *

CIMA Business plan

Annual Reports

Audit reports on overall operations

*Statistics***

Risk Management assessments

Disaster Plan and Recovery

* Copies can be obtained upon request from Information Manager

** Specialized reports can be created to collate specific information when necessary

FINANCE & ADMINISTRATION

Administering CINICO'S internal functions and managing its resources efficiently and effectively. Includes the management of monetary resources; material resources; human resources; information resources; and relationships with clients, the public and other government agencies.

Financial management *

Accounting: accounts payable, accounts receivable, banking, Ledgers & Journals, Revenue & Revenue Collection

Acquisition: asset register, contracts, tendering exercises

Auditing; internal audit, external audit

Budgeting: annual ownership agreement, purchase agreement

Remuneration: director fees

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

* Copies can be obtained upon request from Information Manager

Administration *

CINICO Policy & Procedures

Staff Salaries

Employee Health Insurance

Employee Pension

* Copies can be obtained upon request from Information Manager

POLICIES & PROCEDURES *

Current written protocols used by the authority for carrying out functions, activities and delivering services.

CINICO Policy & Procedures manual

* Copies can be obtained upon request from Information Manager

DECISIONS & RECOMMENDATIONS *

Board meeting

Minutes of meetings

Committee meetings

Minutes of meetings

* Copies can be obtained upon request from Information Manager

REGISTERS *

CINICO Members

Asset

* Copies can be obtained upon request from Information Manager

LIST of Forms Used (external)

 SHIC 13 Plan Application package.p	<i>SHIC 13 Plan Application Package</i>
 SHIC 13 Application & Change Form.pdf	<i>SHIC 13 Application & Change of Circumstance</i>
 Government Entities Enrollment Eligibility.p	<i>Government Entities Enrolment Eligibility</i>
 Seamans & Veterans Enrollment Eligibility.p	<i>Seaman & Veterans Enrolment Eligibility</i>
 Civil Servant Change of Circumstance.pdf	<i>Civil Servant Change of Circumstance</i>

 Government Entities Change of Informatio	<i>Government Entities Change of Information</i>
 Application for Direct Deposit.pdf	<i>Application for Direct Deposit</i>
<u>Health Insurance Claim</u>	<i>CINICO Health Insurance Claim Form</i>
<u>Request for replacement of member card</u>	<i>Request for replacement of member card Form</i>

Plan Benefit Schedules

 SHIC Plan 13 Benefit Schedule.pdf	<i>SHIC 13 Plan Benefit Schedule</i>
<u>Cayman Islands Civil Servant Medical Plan Benefits</u>	<i>Cayman Islands Civil Servant Medical Plan Benefits Brochure</i>
<u>Cayman Islands Seaman's & Veterans Medical Plan Benefits</u>	<i>Cayman Islands Seamans & Veterans Medical Plan Benefits Brochure</i>

OUR SERVICES

The purpose of CINICO is to control spiralling healthcare costs incurred by the Shareholder; empower medical professionals over healthcare financing decisions; help people who reside in the Cayman Islands gain access to affordable, quality healthcare; and maintain reinsurance for catastrophic events.

CINICO's principal activity is the provision of health insurance for Government insured's including civil servants, pensioners, other Government entities, Seamen & Veterans and their dependents ("Government Insured"), as well as residents of the Cayman Islands who have low income, impaired health status, or who are elderly ("Privately Insured"). CINICO employees are also insured by the Company. The Company also provides Administrative Services Only ("ASO") for indigents, advance patients and, effective July 1, 2007 ASO coverage for the Seamen & Veterans overseas benefits.

The Company had contracted with a Third Party Administrator ("TPA"), CBCA Administrators Inc., to provide claims administration services for local claims. On August 1, 2005, the Company contracted with Care Management Network Inc. ("CMN") to provide claims administration and case management services for insured's requiring overseas medical treatment. CINICO's contract with CMN provides its insured's with access to a large network of facilities throughout the United States and other countries at discounted costs. Effective on April 1, 2012 CINICO altered this arrangement to utilizing CMN solely for access to the CMN Network and/or related services of Air Ambulance Coordination and Global Emergency Assistance. On March 1, 2012, a Statement of Work arrangement was entered into with MMSI, Inc. ("MMSI" or "the Case Management Company") under which MMSI provide CINICO with U.S. based Care Coordination for patient care while in the U.S and other countries (excluding Jamaica), together with related claim review following referral by the Chief Medical Officer ("CMO"). The Case Management function for patient care in Jamaica is carried out under an arrangement with Dr Cawich, who acts as co-ordinator between CINICO and the four hospitals utilized in Jamaica. Effective November 201, ABS (Automated Benefits Services) was contracted for TPA services and effective January 1, 2014, UHC (United Health Care) was contracted for network access services. Air Ambulance services are now being provided locally in-house by the Medical Case Management Unit.

The Company maintains reinsurance coverage with Munich Re, which provides specific excess loss reinsurance coverage on a per coverage person basis.

CINICO provides the Cayman Islands Government with a management infrastructure (since the Company has its own Board of Directors), management team and service providers all experienced in managing the risks related to health insurance plans. As a separate entity writing insurance business, the Company is regulated by the Department of Health Regulatory Services, Cayman Islands Monetary Authority ("CIMA"), audited by internal Government auditors and external auditors. Accordingly, each of these bodies will be evaluating the performance of the Company and its products.

Insurance Plans:

- *Standard Health Insurance Plan 13 (SHIC) benefits;*
- *Cayman Islands Civil Servants, Pensioners, & other Government Entities Medical Plan Benefits;*
- *Cayman Islands Seamans & Veterans Medical Plan Benefits*
- *Administrative Services Only for Indigent Plan*

Classes of Information

A class of information is a way of collecting together similar types of information. CINICO has grouped its Classes of Information into broad categories (or functions) which reflect CINICO’s outputs. If you intend to make a request, the following grouping of information should give you an indication of where the information may be found.

Function	Activity and Restrictions & Accessibility to information
<p><i>Finance & Administration</i></p> <p><i>Applies to internal support functions relating to finance, personnel and business operations</i></p>	<p><i>Financial administration, Business operations and plans, Administration of Service Level Agreements, Communications, Budgeting</i></p> <p><i>Majority of the information can be accessed by the public through FOI law. Access restricted for personal information concerning clients or member records.</i></p>
<p><i>Operational support & advice</i></p> <p><i>Applies to the provision of services and support to clients, members, medical providers, and stakeholders</i></p>	<p><i>Policy development and support, Management Services Operations (ex. Coordination of Government IRIS and NHIS system for member eligibility, overseas patient referrals, member eligibility & benefit verification, member claims management), marketing & public relations activities, utilization statistics, personnel records, Financial services and support</i></p> <p><i>Majority of the information can be accessed by the public through FOI law. Access restricted for personal information concerning clients or member records.</i></p>