

Enhancing Compliance with the **Health Insurance Law**



FAQ Fact Sheet:

as an employee

Q What is the Health Insurance Law (HIL)?

The Health Insurance Law is the legislation that mandates that every person resident in the Cayman Islands have health insurance, at the minimum level of benefits provided under the Standard Health Insurance Contract (SHIC).

Q What is a Health Insurance and Pension – Supplement to Work Permit Application (Temp / Grant/ Renewal) form?

The Health Insurance and Pension – Supplement to Work Permit Application (Temp / Grant / Renewal) form is an agreement with the DOI and employers, ensuring the employee they are seeking a work permit for will receive adequate health insurance coverage for themselves and their resident dependents, as well as a declaration from the employer agreeing they are liable for all medical expenses incurred if their employee does not receive coverage.

Q Is it my employer's responsibility to provide health insurance for me?

Yes, the law states that the employer must provide and maintain health insurance coverage for their employees and the dependents of the employees. If the employer fails to take out the required health insurance coverage, the employer may be liable for any uninsured medical expenses incurred to the level of benefits provided under the Standard Health Insurance Contract (SHIC) by an employee.

Q What about my resident dependents?

The law also states that the employer is responsible for providing and maintaining health insurance

coverage for all employees' resident dependents; however the employer is not required to pay the premium for the dependents.

Q Is it my responsibility to maintain my health insurance coverage?

It is the employer's responsibility to ensure their employees and their resident dependents are covered at all times. The Health Insurance Law states that an employer shall be liable to pay the total cost of the premium of the Standard Health Insurance Contract (SHIC) but shall be entitled to recover directly from the salary, wage or other remuneration of each employee, 50% of the cost of the premium. The employer is not required to contribute to the premiums for the employee's dependent children or unemployed spouse and can deduct those amounts from the employee's salary or other remuneration.

Q Who completes the Health Insurance and Pension – Supplement to Work Permit Application (Temp / Grant/ Renewal) form?

The Health Insurance and Pension – Supplement to Work Permit Application (Temp / Grant/ Renewal) is to be completed by the employer and signed by the employer and the employee.

Q What role do I play in the revised application process?

As a future employee it is still your responsibility to obtain all required forms such as a police clearance form and/or required medical documents and provide accurate, truthful, information regarding pension and health insurance.



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HEALTH INSURANCE
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