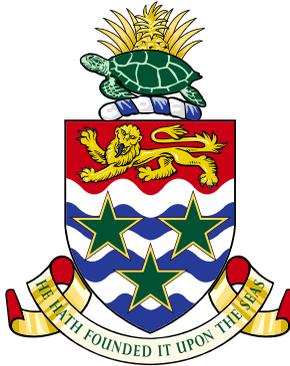


CAYMAN ISLANDS



**HEALTH INSURANCE (AMENDMENT)
BILL, 2026**

Supplement No. 1 published with Legislation Gazette No. 12 dated 25th February, 2026.

A BILL FOR AN ACT TO AMEND THE HEALTH INSURANCE ACT (2021 REVISION) TO DELETE THE DEFINITION OF THE WORDS "INDIGENT PERSON"; TO INTRODUCE A DEFINITION FOR THE WORDS "MEDICALLY INDIGENT PERSON"; TO DELETE REFERENCES TO "INDIGENT PERSON" AND REFERENCES DESCRIBING PERSONS AS INDIGENT AND SUBSTITUTE WITH REFERENCES TO "MEDICALLY INDIGENT PERSON"; TO PROVIDE FOR TRANSITIONAL ARRANGEMENTS; AND FOR INCIDENTAL AND CONNECTED PURPOSES

PUBLISHING DETAILS

Sponsoring Ministry/Portfolio: Ministry of Health, Environment and Sustainability



Memorandum of OBJECTS AND REASONS

This Bill amends the Health Insurance Act (2021 Revision) (the “principal Act”) to —

- (a) delete the definition of the words “indigent person”;
- (b) introduce a definition for the words “medically indigent person”;
- (c) delete references to “indigent person” and references describing persons as indigent and substitute with references to “medically indigent person”;
- (d) provide for transitional arrangements; and
- (e) provide for incidental and connected purposes.

Clause 1 provides the short title of the legislation.

Clause 2 amends section 2 of the principal Act by, among other things, deleting the definition of the words “indigent person”. The clause also introduces a definition for the words “medically indigent person” to replace references to indigent persons throughout the principal Act. Further, the clause introduces a definition for the words “Chief Medical Officer”, as the post is referenced in the definition of the words “medically indigent person”.

According to the proposed new definition, a person is a medically indigent person if the person is a recipient as defined in the Financial Assistance Act, 2022, that is, a person who is in receipt of financial assistance.

The new definition also proposes to define a person as a medically indigent person if, in the opinion of the Minister responsible for health, acting on the advice of the Chief Medical Officer, the person is unable to pay for the person’s health insurance or medical services by reason of inadequate financial resources.

Clause 3 amends section 5 of the principal Act to provide for certain consequential amendments in light of the introduction of the proposed new term “medically indigent person”.

The clause provides for the repeal and substitution of section 5(3)(f) of the principal Act. The proposed new section 5(3)(f) provides that Government may effect and continue on behalf of each medically indigent person a contract of health insurance on such terms and conditions as are specified in regulations made by the Cabinet.

The clause also provides for the deletion of the word “indigent” in section 5(5) of the principal Act and the substitution of that word with the words “a medically indigent person”. The proposed new section 5(5) provides that where the Government agrees to pay for health care services provided to an uninsurable person or an underinsured person at a government health care facility in respect of any medical condition of that person which is the subject of an exclusion or limitation in that person’s standard health insurance contract,

that person shall, unless the person is a medically indigent person, repay the cost of such health services to the Government.

Clause 4 provides for transitional arrangements. The clause stipulates that where, on the date of commencement of the amending legislation, an application is pending for a decision under the principal Act as to whether a person is unable, by reason of inadequate financial resources, to pay for the person's health insurance or medical services, the application shall be dealt with in accordance with the amending legislation.



CAYMAN ISLANDS



**HEALTH INSURANCE (AMENDMENT) BILL,
2026**

Arrangement of Clauses

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2026**

A BILL FOR AN ACT TO AMEND THE HEALTH INSURANCE ACT (2021 REVISION) TO DELETE THE DEFINITION OF THE WORDS “INDIGENT PERSON”; TO INTRODUCE A DEFINITION FOR THE WORDS “MEDICALLY INDIGENT PERSON”; TO DELETE REFERENCES TO “INDIGENT PERSON” AND REFERENCES DESCRIBING PERSONS AS INDIGENT AND SUBSTITUTE WITH REFERENCES TO “MEDICALLY INDIGENT PERSON”; TO PROVIDE FOR TRANSITIONAL ARRANGEMENTS; AND FOR INCIDENTAL AND CONNECTED PURPOSES

ENACTED by the Legislature of the Cayman Islands.

Short title

1. This Act may be cited as the Health Insurance (Amendment) Act, 2026.

Amendment of section 2 of the Health Insurance Act (2021 Revision) - definitions

2. The *Health Insurance Act (2021 Revision)*, in this Act referred to as the “principal Act”, is amended in section 2 as follows —
 - (a) by repealing the section heading and substituting the following section heading —

“Interpretation”;

- (b) by deleting the definition of the words “**indigent person**”; and
- (c) by inserting, in the appropriate alphabetical sequence, the following definitions —

“**Chief Medical Officer**” has the meaning assigned by section 2 of the *Public Health Act (2026 Revision)*; and

“**medically indigent person**” means a person who —

- (a) is a recipient, as defined in section 2(1) of the *Financial Assistance Act, 2022*; or
- (b) in the opinion of the Minister responsible for health, acting on the advice of the Chief Medical Officer, is unable to pay for the person’s health insurance or medical services by reason of inadequate financial resources;”.

Amendment of section 5 - compulsory health insurance

3. The principal Act is amended in section 5 as follows —

- (a) in subsection (3), by repealing paragraph (f) and substituting the following paragraph —
 - “(f) each medically indigent person;” and
- (b) in subsection (5), by deleting the word “indigent” and substituting the words “a medically indigent person”.

Transitional provision

4. Where, on the date of commencement of this amending legislation, an application is pending for a decision under the principal Act as to whether a person is unable, by reason of inadequate financial resources, to pay for the person’s health insurance or medical services, the application shall be dealt with in accordance with this amending legislation.

Passed by the Parliament the _____ day of _____, 2026.

Speaker

Clerk of the Parliament

