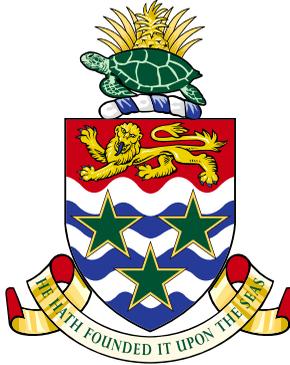


CAYMAN ISLANDS



# HEALTH INSURANCE COMMISSION (AMENDMENT) BILL, 2026

Supplement No. 2 published with Legislation Gazette No. 12 dated 25th February, 2026.

**A BILL FOR AN ACT TO AMEND THE HEALTH INSURANCE COMMISSION ACT (2016 REVISION) TO DELETE THE REFERENCE TO THE WORDS “INDIGENT PERSONS” AND SUBSTITUTE THE WORDS “MEDICALLY INDIGENT PERSONS”; TO PROVIDE A DEFINITION FOR THE WORDS “MEDICALLY INDIGENT PERSON” BY REFERENCE TO THE DEFINITION OF THOSE WORDS IN THE HEALTH INSURANCE ACT (2021 REVISION); AND FOR INCIDENTAL AND CONNECTED PURPOSES**

## PUBLISHING DETAILS

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



## Memorandum of OBJECTS AND REASONS

This Bill amends the Health Insurance Commission Act (2016 Revision) to delete the reference to the words “indigent persons” as a consequence of the deletion of references to those words under the Health Insurance Act (2021 Revision) and the substitution of those references with the words “medically indigent persons”.

The Bill also amends the Health Insurance Commission Act (2016 Revision) to provide a definition for the words “medically indigent person” by reference to the definition of those words in the Health Insurance Act (2021 Revision).

Clause 1 provides the short title and commencement of the legislation. Since the legislation contains an amendment that is consequential upon the amendments made to the Health Insurance Act (2021 Revision) under the Health Insurance (Amendment) Act, 2026, the legislation comes into force immediately after the Health Insurance (Amendment) Act, 2026 comes into force.

Clause 2 amends section 2 of the Health Insurance Commission Act (2016 Revision) to, among other things, introduce a definition for the words “medically indigent person” by reference to the definition of those words in the Health Insurance Act (2021 Revision) after the coming into force of the Health Insurance (Amendment) Act, 2026.

A medically indigent person is defined under the Health Insurance Act (2021 Revision) as 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.

Clause 3 amends section 8(2) of the Health Insurance Commission Act (2016 Revision) by deleting the reference to the words “indigent persons” and substituting the words “medically indigent persons”. This amendment aligns the terminology used under the legislation with the terminology which will be used under the Health Insurance Act (2021 Revision) after the coming into force of the Health Insurance (Amendment) Act, 2026.



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ENACTED by the Legislature of the Cayman Islands.

## Short title and commencement

- (1) This Act may be cited as the Health Insurance Commission (Amendment) Act, 2026.
- (2) This Act comes into force immediately after the *Health Insurance (Amendment) Act, 2026* comes into force.

## Amendment of section 2 of the Health Insurance Commission Act (2016 Revision) - definitions

- The *Health Insurance Commission Act (2016 Revision)* is amended in section 2 as follows —

