

## **FEATURES OF THE JAMAICAN ATHLETE INSURANCE PLAN (JAIP)**

The Athlete Development and Well-being Committee of the National Council on Sport was charged with the responsibility of formulating clear recommendations for consideration of the Council in respect of the policy on the development of a sustainable health and life insurance plan for all eligible national athletes. A consultant was engaged to assist with the research and preparatory work for the establishment of the Plan.

The Committee reviewed several drafts of the consultant's work and provided feedback over a five month period which resulted in the preparation of a Benefits Schedule Summary that was presented to the National Council on Sport on October 18, 2013.

A special meeting of National Sport Associations and Federations was convened on February 12, 2014 by the Hon. Natalie Neita-Headley, MP, and Minister without Portfolio (Sport). The proposal for the insurance plan was shared with thirty-seven (37) Associations and Federations. The main features of the JAIP were outlined along with a proposal that the cost of premiums be shared between the Government of Jamaica (95%) and the National Sport Associations and Federations (5%). The Associations/Federations supported the proposal and accepted the recommendation that the cost of the premiums be shared.

Following the special meeting of National Sport Associations and Federations on Wednesday, February 12, 2014, the Sport Associations and Federations were asked to complete a form that would provide the number of athletes that each Association/Federation was desirous of participating in the JAIP.

### **Engagement of an Actuary**

On February 13<sup>th</sup>, 2015, the Office of the Prime Minister (OPM) procured the services of GFRAM Consulting Limited. This company was among three actuarial firms identified by the Ministry of Finance and Planning as duly registered and recognized actuarial firms with experience in developing and processing similar tenders for Government health insurance schemes.

### **Assessment of the Proposal for the Jamaican Athletes' Insurance Plan**

GFRAM Consulting Limited submitted its first report to OPM on 26<sup>th</sup> March 2015. This report was based on a special Study conducted to assess the Proposal for the creation of a Jamaican Athletes Insurance Plan.

### **Scope of Work/Health Care, Life and Personal Accident Coverage**

The Request for Proposal indicated that approximately 1,323 athletes, (517 females and 806 males ranging from 6-70 years of age) will require Group Health Insurance. Just over 1,000 of the athletes are in the age cohort of 16 to 30 years of age. The Benefits Schedules for which Bidders were required to submit proposals were included in the RFP, however Bidders were allowed to submit no more than 3 alternatives to the Benefits Schedules. Bidders were required to make proposals on benefits for nine (9) major health service categories:

- i. Hospitalisation Services
- ii. Surgical Benefits
- iii. Doctor's visits (to include Consultations and Specialist visits)
- iv. Diagnostic Services
- v. Prescription Drugs
- vi. Combined Dental and Optical
- vii. Major Medical
- viii. Overseas Emergency Services
- ix. Overseas Non-Emergency Services

Under coverage for Group Life and Personal Accident, Bidders were asked to make proposals for:

- i. Group Life
- ii. Accidental Death and Dismemberment
- iii. Accidental Medical Reimbursement