



PARLIAMENTARY QUESTION NO. 18
Answered on 30 September 2026
Second Meeting 2026-2027 Session – First Sitting

PARLIAMENTARY QUESTION
ASKED BY

MR. DWAYNE S. SEYMOUR
ELECTED MEMBER BODDEN TOWN EAST

TO

HON. ROLSTON M. ANGLIN
MINISTER RESPONSIBLE FOR FINANCE & ECONOMIC DEVELOPMENT

QUESTION:

Can the Honourable Minister say, has the Government made any progress in having the CINICO insurance accepted at private medical and health facilities?

ANSWER:

Mister Speaker, CINICO has made progress in establishing arrangements with private healthcare providers to have CINICO's health insurance coverage accepted at private medical facilities.

This arrangement is currently implemented on a limited basis and, it has not been extended to Civil Servants.

Mister Speaker, the background to this subject matter goes back to 2021 and 2022, when the Government at the time was considering the expansion of CINICO's health insurance business. At that time, one of the proposals was to establish a local provider network that would allow Civil Servants and other CINICO insured persons to have a greater choice of healthcare providers, including private facilities. It was also expected that this could make healthcare coverage with CINICO more attractive to Statutory Authorities and Government Companies and, support the development of new health insurance products for the wider public.

However, Mister Speaker, there were important issues that first had to be considered. In particular, there was concern with respect to the potential financial impact on the Health Services Authority (the HSA), if a significant amount of healthcare provision moved away from the HSA. There was also

insufficient information on how many Civil Servants would use private healthcare providers and what the resulting cost to Government could be. For those reasons, the consideration of extending a choice of private-sector healthcare providers to Civil Servants, without requiring a referral from an HSA physician, was not progressed.

Rather than introduce a wider programme without reliable information on utilisation and cost, CINICO decided to establish a 6–12-month pilot programme for its own employees and their dependants. The purpose of the pilot is to gather actual information on how the network is used, the cost of providing the additional choice and any operational issues that need to be addressed before consideration is given to a wider rollout.

In July 2026, CINICO reported that the first phase of the Preferred Provider Network was activated with Health City Cayman Islands and Doctors Hospital. This allows CINICO to test the arrangements with the two private hospitals and work through the practical requirements of operating the network.

CINICO is also planning on expanding the network in phases. The second phase – again restricted to CINICO’s own employees and their dependants - covers dental clinics and pharmacies, with CINICO targeting implementation by October 2026.

The third phase will cover selected general practitioners and specialists and is expected to take longer because of the number of providers that must be assessed. CINICO has indicated that this phase may continue until the end of the first quarter of 2027.

Healthcare providers joining the network must agree to CINICO’s requirements, including agreed fee arrangements and discounts, no balance-billing of Members above the agreed amount, and CINICO’s audit and administrative requirements.

So, Mister Speaker, progress has been made. CINICO now has a functioning private provider network under its pilot programme and is continuing to expand that network. However, the pilot is important because Government still needs reliable evidence on utilisation, cost and the wider financial impact before any decision is made on extending this type of access to Civil Servants generally.

Any wider extension would therefore need to be considered separately, taking into account both the cost to Government and the potential impact on the Health Services Authority.

Thank you, Mister Speaker.