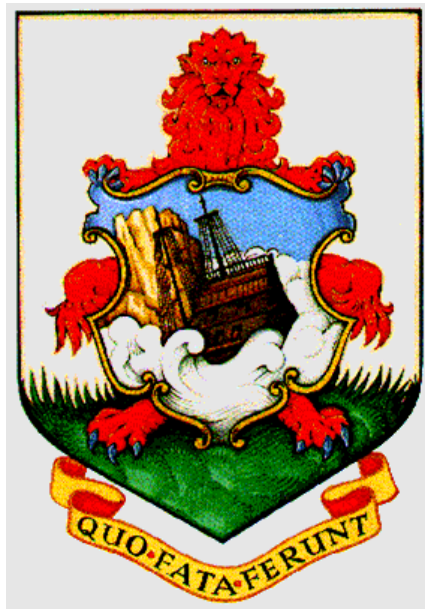


MINISTERIAL STATEMENT
STRENGTHENING BERMUDA'S
HEALTHCARE SYSTEM AND ADVANCING
OUR PROGRESS TOWARD THE
IMPLEMENTATION OF UNIVERSAL HEALTH
COVERAGE (UHC)



Prepared for
The Honourable Kim N. Wilson, JP, MP
Minister of Health
December 5, 2025

Mr. Speaker,

This morning, I rise to reaffirm the Government's commitment to strengthening Bermuda's healthcare system and accelerating our progress toward the implementation of Universal Health Coverage (UHC). These enhancements represent *Phase 1* of our UHC rollout, forming the foundation upon which the next phases of reform will be built.

As we continue this work, I wish to advise the public that additional details on the coming stages of UHC development will be shared in the months ahead.

Mr. Speaker,

It gives me great pleasure to announce that, beginning in January 2026, HIP and FutureCare policyholders will benefit from a significant package of enhanced coverage, including:

1. One free annual health exam;
2. Expanded prescription drug coverage; and
3. Removal of the 12-month waiting period for the Personal Home Care (PHC) benefit.

These reforms directly advance our national goal of achieving equitable, affordable, and accessible care for all.

Mr. Speaker,

The introduction of one free annual healthcare visit for all HIP and FutureCare policyholders marks a transformational advancement in preventive care. These physical examinations—reimbursed at 100% to providers and at no cost to patients—are expected to range from \$250 to \$350 depending on patient complexity.

This investment is not merely a new benefit; it is a cornerstone of UHC.

The benefits of Annual Health Exams:

- expand access to routine and preventive care,
- reduce disparities in health outcomes,
- support early detection of disease, and
- improve the management of chronic conditions.

Common conditions such as hypertension and diabetes, which affect many in Bermuda, can be effectively managed through primary care.

Early intervention reduces complications and lowers long-term system costs by preventing avoidable emergency visits and hospitalizations.

Mr. Speaker,

This shift—from treating crises to preventing them—will help reduce the persistent pressure on the Emergency Department and move us closer to a sustainable, patient-centered model of care.

Mr. Speaker,

I am equally proud to announce substantial increases to prescription drug coverage—another critical pillar of UHC.

- HIP coverage will increase from \$1,000 to \$3,000 annually;

- FutureCare coverage will increase from \$3,000 to \$5,000 annually.

This enhancement directly addresses rising medication costs and ensures that Bermudians are not forced to choose between financial security and the medications they need.

Access to prescribed medication is central to chronic disease management. When people can afford their prescriptions, they are far more likely to adhere to treatment regimens—leading to better health, fewer complications, and reduced need for costly hospital care.

By eliminating financial barriers to essential medicines, we are strengthening health outcomes and protecting our health system from avoidable strain.

Mr. Speaker, more good news.

Effective January 2026, HIP and FutureCare policyholders will gain *immediate* access to the Personal Home Care (PHC) benefit, with the 12-month waiting period removed entirely.

The PHC benefit—capped at \$60,000 per year based on medical assessment—enables seniors and individuals with chronic conditions to receive:

- in-home care services, and
- adult day-care support.

This improvement supports aging in place, relieves hospital congestion by enabling timely discharge of medically fit patients, and provides care that is both more cost-effective and more compassionate than institutional alternatives.

Mr. Speaker,

To support the dedicated caregiver workforce that enables home-based care, the hourly reimbursement rate will increase from \$15.00 to \$17.13, reducing the out of pocket expenses that HIP and FutureCare participants and their families, as the employer of the caregiver, have had to cover in order to ensure compliance with minimum wage legislation and promoting workforce stability.

Collective Impact – Progress Toward Universal Health Coverage

Mr. Speaker,

Collectively, these enhancements represent a substantial and meaningful advancement toward Universal Health Coverage. They expand existing benefits in ways that:

- prioritize prevention over crisis care,

- reduce financial barriers,
- strengthen primary and community care,
- promote medication adherence, and
- support home-based services.

These reforms help ensure that the people of Bermuda can receive timely, high-quality care *when and where they need it*—without the fear of financial distress.

This is how we build a fairer, stronger, and more resilient health system for future generations.

Financial Sustainability & Strategic Vision

Mr. Speaker,

By investing in primary care, medication access, and home-based services, we are improving health outcomes while mitigating financial pressures that threaten the sustainability of Bermuda's health system.

These measures are not isolated actions; they form part of health system strengthening, to stabilize costs, improve access, and strengthen the health system's resilience in the face of demographic and economic challenges.

Mr. Speaker,

Let me assure our community that the Government of Bermuda remains firmly committed to building a health system that works for everyone—a system rooted in prevention, equity, and financial protection; a system that advances Universal Health Coverage; and a

system that guarantees that every person in Bermuda can access the care they need without falling into financial hardship.

Thank you, Mr. Speaker.