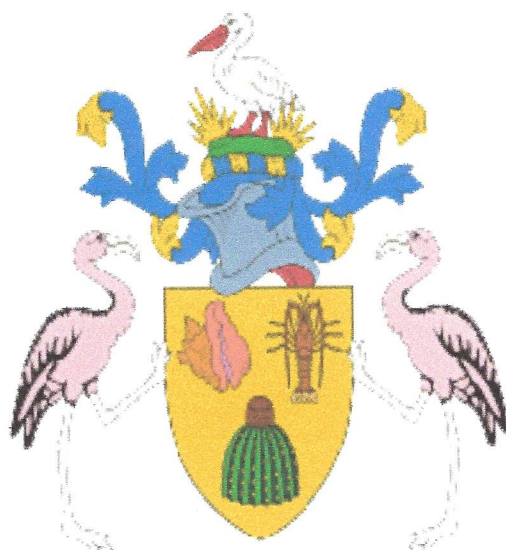


**GOVERNMENT
OF THE
TURKS AND CAICOS ISLANDS**



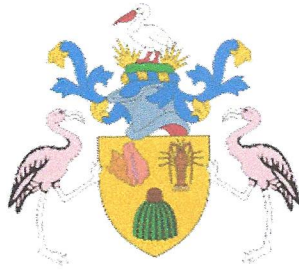
**First Supplementary Estimates
2021-2022**

**CONSTITUTIONAL, PARTIALLY FUNDED AND SELF-FINANCING
STATUTORY BODIES**

(SUPPORTING SCHEDULES)

Ordinance 23 of 2021 - Supplementary Appropriation (2021/2022) Ordinance 2021;
Gazette Vol.172 No.78

**GOVERNMENT
OF THE
TURKS AND CAICOS ISLANDS**



NATIONAL HEALTH INSURANCE BOARD
PARTIALLY FUNDED

We have budgeted the same amount of \$31,254,427 from Government subventions as the 2021/22 budget.

B. EXPENDITURE

NHIB is projecting an overall recurrent expenditure budget of \$64,239,048 for 2021/22, which is \$4.2 M more than the 2020/21 budget of \$59,867,452. The four (4) main areas which accounted for this increase were (i) Salaries, (ii) Professional and Consultancy Services, (iii) Computer License Software and Hardware Maintenance and Payments to InterHealth Canada.

1. Salaries and Allowances

The increase in salaries is from \$2,312,656 in the 2020/21 budget to \$2,264,423 in the 2021/22 budget is mainly due to the upward adjustments to the Chief Executive Officer, Deputy Chief Executive Officer and Chief Financial Officer, Legal Officer to attract better quality of candidates and increase in National Insurance Board (NIB)

2. Director's Fees

A monthly stipend of \$800 each is paid to two Board Members and \$1,500 to the Chairman and \$600 for a Board Secretary.

3. Local Travel and Subsistence

This includes travel between throughout TCI (primarily Grand Turk and Providenciales) for staff and other relevant persons such as Board members.

4. International Travel and Subsistence

Business related, overseas conference and subsistence and overseas training was budgeted under this line item.

Under business related travel includes Existing Medical Service Provider visits and reviews and TCIG related travel, a few essential overseas conferences and subsistence cost.

5. Utilities

NHIB's Utilities budget includes; Electricity and Water \$60,000, Internet \$12,700 and Telephone at \$228,700 for the year. These figures are based on the current bills being paid.

6. Office Expenses

This includes cleaning material, stationery, kitchen supplies and postage for the various offices. The cost of regular deep cleaning of the office as a result of COVID-19 pandemic.

7. Rental of Assets

NHIB's budget for rental of assets includes office space in units 34, 63, 64, 65, & 66a, at Salt Mills Plaza at \$155,176 per annum, One 200 square foot storage unit at \$5,000 per annum, generator rental fee of \$12,000 per annum and \$18,000 per annum for Grand Turk's Office.

8. Maintenance Expense

Maintenance expenses includes Vehicle Maintenance and Repairs budgeted \$7,200, Vehicle Fuel at \$7,200 and Maintenance and Repairs at \$6,000.

9. Uniforms

Uniforms for staff are ordered yearly and was budgeted at \$500 by 46 employees.

10. Professional and Consultancy Services

Provisions are made for various consultancies as well as legal fees expected to be incurred in 2021/22 financial year. The consultancies budgeted for are; IT Consultancy, Great Plains Software Consultancy / Training, Recruit, Development of a Risk Management Policy, recruitment consultants for CEO and CFO and 2018-2020 Actuarial Review. Legal fees are budgeted at \$50,000 for the year. Revised 2021/2022 budget made provision for recruitment of project management team (CFO & CEO) as approved by Cabinet.

11. Computer License Software and Hardware Maintenance

This cost covers preventive maintenance of our computer hardware and related servers. Acquisition of new Computer Software & Support licenses, hardware Maintenance, IT Systems supplies and support are budgeted at \$429,047.

12. Insurance

This is in respect of insurance coverage premium on NHIB's vehicles at \$6,000 as well as Public Liability Insurance at \$3,000 and Malpractice insurance at \$2,000.

13. Hosting and Entertainment

\$1,000 was budgeted for the year under hosting and entertainment to cover expenses such as lunches for various visiting medical providers etc.

14. Training

The training budget includes, Continued Professional Development, Inter-American Conference on Social Security (CISS) country membership, SQL training, Customer Service Certification and Training, Supervisor Training, Compliance Training, and Finance Training,

15. Advertising and Promotions

Advertising and Promotions budget of \$56,035 includes Purchase of sponsorship/ adverts, vendor programs, Radio Broadcasts, TV Broadcast, Newspapers and local magazines, Facebook and Instagram ads, Magnetic media what's app & e-paper, Outsourcing of graphics, photo, and video production and Designing and printing - posters, flyers, banners, etc.

Public Relations budget of \$43,600 includes Partner with Sports Commission a Get Fit initiative/campaign the TCI general public, Employer / Employee awareness seminars together with the Compliance Department, Promotional items such as Mugs, pens, pencils, Eco grocery bags, meal plans for fridge, etc, Designing and printing - Customer surveys, Benefits info, how the plan works, etc., Flowers, Balloons, cards, etc for overseas patients returning from a terminal diagnosis.

16. Healthcare Expenses

Healthcare expenses were estimated starting with the previous year's budget and adjusting specific line items using the 2018/9 outturn numbers.

Covered Medical Expenses - Local Providers

Local provider medical expense was budgeted to decrease by 32% as compared to the forecast outtu

Covered Medical Expenses - Overseas Treatment

Overseas treatment medical expense was budgeted to increase by approximately 46% compared to the outturn numbers for 2020/21. This accounts for an anticipated increase in overseas referrals due to realization of deferred care from 2020/21 and new referrals anticipated for 2021/22. The increase also accounts for potential limitations in available treatment abroad destinations that force the Plan to use higher cost destinations, thereby increasing the cost per referral.

Covered Medical Expenses -Pharmaceuticals

Pharmaceutical expense was budgeted to reduce by 3% as compared to the forecast outturn numbers for 2020/21 as it is anticipated that increased local healthcare encounters brought on by the Covid-19 pandemic will begin to return to normal.

Covered Medical Expenses -Overseas Subsistence

Overseas Subsistence expense was budgeted to increase by 56% as compared to the forecast outturn numbers for 2020/21 as the expected number of patients going abroad is expected to increase.

Covered Medical Expenses -Overseas Travel

Overseas Travel expense was budgeted to increase by 41% as compared to the forecast outturn numbers for 2020/21 as the expected number of patients going abroad is expected to increase compared to FY 2020/21.

Covered Medical Expenses -Local Travel & Subsistence

Local Travel & Subsistence expense was budgeted to increase by 67% as compared to the forecast outturn numbers for 2020/21 as the local healthcare sector continues to return to previous levels of activity.

Covered Medical Expenses -Reinsurance

Reinsurance medical cost is the premium paid to Internal Reinsurance Managers budgeted at \$69,718 a month.

17. Medical Consultancy - after hours clinic

A budgeted amount of \$ 198,000 was included for the "after hours" clinic based on the forecast outturn numbers for 2021/22.

18. Payments to InterHealth Canada - Clinical services and Hospital Utilities

This figure was budgeted on a 3% increase (which would represent the annual CPI) over the previous budget submitted as advised by the Ministry of Health for Payments to InterHealth Canada - Clinical services. TCI Hospitals Utilities were kept at \$3.6 million as the previous year's budget.

19. Audit and Accounting

A budgeted amount of \$150,000 is the estimated audit fee for the 2020/21 audit.

20. Board Expenses

This amount represents expenses relating to the Board such as refreshments provided at meetings.

21. Depreciation

This provision is being made to reduce the value of assets over its useful life span.

22. Bank Charges

This includes costs for cheques, bank service charges and payments for drafts and wires.

23. Other Operating Expenses

This account includes security charges and other miscellaneous expenses.

C. CAPITAL PROJECTS

NHIB's capital projects for the FY 2021/22:

Two Motor Vehicles to help with increased compliance efforts budgeted at \$70,000 in total.

IT Equipment for Disaster Recovery Server and IT security initiatives to ensure continuity of service and protection of vital financial, clinical and beneficiary data budgeted at \$30,000.

IT - New Health care system to be implemented to make patients visits to local medical providers more transparent and efficient. This is budgeted at \$480,000.

Office Furniture for NHIB to accommodate new staff as well as replace existing furniture damaged in the 2017 hurricane Irma. \$50,000 was budgeted for these items.

Office Retrofitting to accommodate new staff. This was budgeted at \$30,000.

D. SUSTAINABLE FINANCING

NHIB is working towards sustainable financing by considering various options and suggestions put forward in the Actuarial Review of the National Health Insurance Plan as at March 31, 2017.

These options vary and further studies and stakeholder consultations are required to implement any definite sustainable financing plans at this time. However, various other measures are being introduced to enhance stability and create fiscal space for health by increasing the revenue generated and reducing the expenditure of NHIB to ultimately decrease the reliance on TCIG funding.

GOVERNMENT OF THE TURKS AND CAICOS ISLANDS
Programme and Performance Indicators for April 2021 - March 2022
National Health Insurance Board

STATUTORY BODY SUMMARY									
MISSION:									
Sustainable financing of quality health care to optimise health outcomes in TCI.									
STRATEGIC PRIORITIES:									
Develop a Three Year Strategic Plan to monitor and evaluate performance of benchmarked programmes/services indicators to inform policy development.									
Create fiscal space for health and reduce per capita cost of health care for local and overseas services.									
Improve organizational image, stakeholders' confidence and customer service experience.									
Develop and pursue a legislative/policy agenda to enhance the sustainability of the NHIP									
Develop / strengthen Information Technology (IT) infrastructure by combining the collection and compliance process with NIB.									
MINISTRY EXPENDITURE - BY PROGRAMME									
Code	Programme/Department	2019/20 Actual	2020/21 Approved Budget	2020/21 Revised Budget	2020/21 Unaudited Outturn	2021/22 Budget Estimates	2021/22 Revised Budget	2022/23 Forward Estimates	2023/24 Forward Estimates
Personnel Expenditure		\$ 1,942,074	\$ 2,530,657	\$ 2,312,656	\$ 2,060,757	\$ 2,264,423	\$ 2,184,323	\$ 2,622,254	\$ 2,622,254
Healthcare Expenditure		\$ 63,395,637	\$ 56,157,188	\$ 55,136,272	\$ 54,248,161	\$ 59,698,642	\$ 59,698,642	\$ 63,683,205	\$ 64,927,983
Other Operating Expenses		\$ 2,084,981	\$ 2,639,966	\$ 2,418,524	\$ 1,608,856	\$ 2,275,983	\$ 2,356,084	\$ 2,193,786	\$ 2,193,786
Capital Expenditure		\$ -	\$ 390,000	\$ 390,000	\$ -	\$ 380,000	\$ 380,000	\$ 280,000	\$ -
TOTAL AGENCY BUDGET CEILING		\$ 67,422,692	\$ 61,717,811	\$ 60,257,452	\$ 57,917,773	\$ 64,619,048	\$ 64,619,048	\$ 68,779,245	\$ 69,744,023
STATUTORY BODY STAFFING RESOURCES – Actual Number of Staff by Category									
Executive/Managerial		2	3	3	1	5	5	5	5
Technical/Front Line Services		27	42	42	36	39	39	39	39
Administrative Support		1	3	3	3	3	3	3	3
Wages Staff		0	0	0	0	0	0	0	0
TOTAL AGENCY STAFFING		30	48	48	40	47	47	47	47
PROGRAMME PERFORMANCE INFORMATION									
KEY PROGRAMME STRATEGIES FOR 2019/20			ACHIEVEMENTS/PROGRESS IN 2020/21						
To develop a Three (3) year Strategic Plan, through a professional consultation process and stakeholders' inputs, to benchmark programmes/services indicators to monitor and evaluate sustainability and optimal functioning of NHIP by October 2019 (Q1-Q2).			No progress made						
To create fiscal space for health by improving efficiency through management of expenditure (local and overseas) and building institutional capacity to reduce the per capita cost of care by March 2020 (Q1- Q4).			<p>The following initiatives are ongoing to create fiscal space for health:</p> <p>(1) Case Management Team strengthened to include four (4) Nurse Case managers resulting in increased clinical oversight of clients being treated abroad (TAP patients).</p> <p>(2) Claims verification officer's scrutiny of claims to minimise over-billing is ongoing and beneficial. Where applicable limits are placed in the claims system so that claims exceeding contracted amounts are flagged for review.</p> <p>(3) Managed Care Clinical guidelines implemented and facilitated by purchasing licensure to software is proving beneficial to the monitoring and enhancing of the quality of care received by clients while overseas.</p> <p>(4) Benchmarking of fees for professional services completed and new fee schedule approved by the Board of Directors.</p> <p>(5) On-boarding of services, e.g., local adult cardiology clinics has resulted in a reduction of overseas cardiology referrals. Efforts are underway to on-board other services including ophthalmology. Data collection is ongoing to ensure these positive trends are monitored to ensure gains are sustained and to support ongoing efforts to expand on-boarding of services. The process has been slowed some what by the ongoing COVID-19 Pandemic.</p> <p>(6) Telemedicine is increasingly being used in the form of video and phone conferences as well as email consultations between the TCI Hospital Physicians, TAP physicians and NHIP Case Management Team. This has shown a slight uptick during the ongoing Pandemic as travel for elective medical travel in particular have been limited. Telemedicine consultations are assisting some TAP patients consult overseas providers until travel can be facilitated via TAP.</p> <p>(7) New medical provider services contracts have been finalised and reflect negotiated pricing. The uptake among providers has been positive, many of whom have already signed the new agreement.</p> <p>(8) Implementation is underway for new case management software which is expected to further improve the efficiency of the case management team.</p>						
To develop/strengthen training, education and outreach programmes to improve customer service, enhance public awareness of the NHIP's requirements and benefits and other initiatives by October 2019 (Q1-Q2).			Marketing and Support Officer continues to spearhead the implementation of a comprehensive Marketing Plan. The pace and focus have been modified somewhat to address the needs of the organisation during the ongoing COVID-19 Pandemic. It consists of ongoing, targeted outreach initiatives in the print, broadcast and social media to disseminate information to beneficiaries/General Public. These include appearances on Radio Turks and Caicos, PTV8 and 88Jams; and public service announcements (PSAs) on local media outlets. Other initiatives include targeted, segment specific Awareness and Outreach Programmes directly with interest groups, local companies through their HR departments, and the general public/NHIP registrants throughout the TCI. The overall goal remains to improve customer service through a more effective delivery of information, enhancing public awareness on the requirements and benefits of the NHIP especially during the ongoing COVID-19 Pandemic.						
To develop implementation plans for the recommendations of the Actuarial and other Reviews to enhance the viability and sustainability of NHIP as the primary funding mechanism for health services delivery in TCI. of NHIP by October 2019. (Q1-Q2).			No progress made						
To strengthen Information Technology (IT) Infrastructure/System and Health Information Management (HIMS) capability within NHIP by Oct 2019. (Q2).			No progress made.						
To increase compliance and revenue collection capability by strengthening NHIP's Compliance Department to enforce collection/recovery of financial contributions by October 2019. (Q2).			Efforts to enhance the Compliance Department's ability to increase its collections capability are ongoing, despite the COVID-19 Pandemic Challenges. There is the introduction of new notices in preparation for prosecution files. The process of assessments and minimum payments has been reviewed. Recommendations for amendments to the NH Ordinance to strengthen the powers of the Compliance Officers have been submitted to the Board for review. There was an increase in the number of self-employed files reviewed and assessed in the third quarter of 2020/21. The Compliance Department looks optimistically ahead for better days on the horizon.						

GOVERNMENT OF THE TURKS AND CAICOS ISLANDS
Programme and Performance Indicators for April 2021 - March 2022
National Health Insurance Board

KEY PROGRAMME STRATEGIES 2021/22 (Aimed at improving programme performance)								
To develop a Three (3) Year Strategic Plan, through a financial review of the historic healthcare expenditure, to benchmark programmes/services indicators to monitor and evaluate sustainability and optimal functioning of NHIP by December 2021 (Q3).								
To create fiscal space for health by ongoing improvements in efficiency and innovation in management of expenditure (local and overseas) and building institutional capacity to reduce the per capita cost of health care and improve health outcomes by March 2022 (Q1- Q4).								
To develop new and strengthen existing/ongoing training, educational and outreach programmes to improve customer service, enhance public awareness of the NHIP's requirements and benefits and other initiatives by March 2021 (Q1- Q4).								
Continued implementation of recommendations of 2017 Actuarial and other Reviews to enhance the viability and sustainability of NHIP as the primary funding mechanism for health services delivery in TCI by December 2021. (Q3).								
To engage the services of Actuarial Consultant(s) to conduct an Actuarial Review of NHIB for the period 2018-2020, by March 2022. (Q4).								
To engage in ongoing development and strengthening of the Information Technology (IT) Infrastructure/System. This includes merging the collection and compliance process with the National Insurance Board (Q1-Q3), reviewing existing Health Information Management Systems (HIMS) to facilitate evidence-based decision making, and optimise health outcomes by December 2021. (Q1-Q3).								
To ensure the Audit Process for years 2018-2020 are completed and signed off by June 30th (Q1) and the 2021 audit is completed by September 30th 2021(Q2) in the most economic way in order to reduce audit fees..								
To enhance compliance and revenue collection capabilities by ongoing strengthening of NHIB's Compliance Department and legislative framework to enforce collection/recovery of financial contributions by March 2022. (Q1-Q4).								
KEY PERFORMANCE INDICATORS	2019/20 Actual	2020/21 Planned	2020/21 Revised	2020/21 Outturn	2021/22 Estimate	2021/22 Revised	2022/23 Estimate	2023/24 Estimate
Output Indicators (the quantity of output or services delivered by the programme)								
The number of visits to local service providers	30,147	35,642	35,642	31,144	33,834	33,834	33,834	33,834
The total number of Inter-Island transfers	2,800	1,217	1,217	497	2,959	2,959	2,959	2,959
The number of Inter Island charters transfers	210	136	136	147	332	332	332	332
The number of Inter-Island commercial flight transfers	1,800	1,080	1,080	350	2,558	2,558	2,558	2,558
The number of overseas referrals per year	1,088	981	981	330	990	990	1,039	1,091
The number of emergency referrals per year to overseas providers	269	241	241	164	243	243	243	243
New overseas referrals	628	569	569	288	559	559	559	559
Follow up overseas referrals	460	412	412	42	416	416	416	416
The number of air ambulance transfers	120	108	108	96	109	109	109	109
The number of overseas charter transfers	100	90	90	47	91	91	91	91
The number of overseas commercial flight transfers	868	783	783	208	790	790	790	790
The number of overseas Cardiology encounters	142	127	127	50	128	128	128	128
The number of overseas Oncology encounters	50	45	45	30	48	48	48	48
The number of overseas Ophthalmology encounters	129	121	121	47	122	122	122	122
The number of overseas Neurosurgery encounters	63	59	59	30	63	63	63	63
The number of overseas Vascular encounters	53	49	49	17	53	53	53	53
The number of encounters overseas for other specialities	620	579	579	174	578	578	578	578
Number of compliance Self Employed cases reviewed	1,200	1,200	1,200	425	1,200	1,200	1,200	1,200
Compliance rating for private sector contributors	84%	90%	90%	68%	90%	90%	90%	90%
Number of persons registered	36,413	38,460	38,460	36,720	38,460	38,460	38,460	38,460
Number of persons reached by marketing campaign.	25,000	25,500	25,500	34,053	25,500	25,500	25,500	25,500
Outcome Indicators (the planned or achieved outcomes or impacts of the programme and/or effectiveness in achieving programme objectives)								
Average monthly Pharmaceutical cost	\$ 328,076	\$ 327,493	\$ 404,203	\$ 404,203	\$ 327,493	\$ 327,493	\$ 327,493	\$ 327,493
Number of persons referred who were able to access recommended care locally per quarter	158	180	200	200	180	180	180	180
Average cost per overseas referral	\$ 16,437	\$ 18,457	\$ 13,160	\$ 12,146	\$ 24,006	\$ 24,006	\$ 23,924	\$ 23,880
% New Overseas Referrals	59%	>55%	>55%	81%	>55%	>55%	>55%	>55%
% Follow Up Overseas Referrals	41%	<45%	<45%	81%	<45%	<45%	<45%	<45%
Average Out-Patient Length of Stay (LOS)	5	5	9	10	5	5	5	5
Average Inpatient Length of Stay (LOS)	7	7	11	8	7	7	7	7
% of public satisfaction on services accessed		>80%	>80%	73%	>80%	>80%	>80%	>80%
% increase in self employed contribution compliance	10%	8%	23%	43%	3%	3%	3%	3%

GOVERNMENT OF THE TURKS AND CAICOS ISLANDS
 Estimates of Income and Expenditure for April 2020 - March 2021
 NATIONAL HEALTH INSURANCE BOARD

Description	2019/2020	2020/2021			2021/2022	2021/2022	2022/2023	2023/2024
	Unaudited	Approved Budget	Revised Budget	Unaudited Outturn	Estimate	Revised Budget	Forward Estimate	Forward Estimate
PCM - Contributions - Private Sector	27,894,337	20,960,975	26,900,230	21,720,654	25,104,905	25,104,905	28,870,640	29,736,759
PCM - Contributions - Self Employed	2,239,260	1,718,360	2,147,950	2,591,398	2,670,000	2,670,000	2,870,000	2,990,000
PCM - Contributions - Pensioner (>2K)	78,000	78,000	78,000	78,000	78,000	78,000	78,000	78,000
PCM - Contributions - Government	4,759,675	4,938,347	4,938,347	5,055,609	4,500,000	4,500,000	5,000,000	5,150,000
PCM - Late Fees - Private Sector	378,029	234,919	258,411	209,039	99,000	99,000	325,400	350,000
PCM - Late Fees - Self Employed	32,469	24,854	27,339	36,363	302,423	302,423	325,400	350,000
Clearance Letter Fees	148,211	-	-	148,211	29,222	29,222	35,000	40,000
NIB - Transfers for Employment Injury	250,000	250,000	250,000	250,000	240,000	240,000	99,000	99,000
Other Income	118,042	257,929	187,021	224,491	61,070	61,070	81,070	85,070
Subvention from TCIG	33,254,427	33,254,427	31,480,718	31,480,718	32,534,427	32,534,427	31,534,427	31,534,427
TOTAL INCOME	69,152,450	61,717,810	66,268,015	61,794,483	65,619,048	65,619,048	69,218,937	70,413,256
Salaries	1,708,420	2,195,874	2,036,865	1,833,071	2,021,578	1,936,899	2,315,659	2,315,659
Wages	-	-	-	-	-	-	-	-
Allowances	81,010	136,259	111,850	100,484	77,699	82,278	101,699	101,699
Pension and Gratuities	39,868	44,757	44,757	-	24,450	24,450	40,200	40,200
National Insurance Contributions	62,206	88,044	65,140	72,202	82,134	82,134	92,562	92,562
National Health Insurance Contributions	50,570	65,723	54,045	54,999	58,562	58,562	72,134	72,134
Employment Costs	1,942,074	2,530,657	2,312,656	2,060,757	2,264,423	2,184,323	2,622,254	2,622,254
Directors' Fees and Expenses	31,678	44,400	44,400	39,000	44,400	44,400	44,400	44,400
Local Travel and Subsistence	18,947	20,180	5,180	2,361	26,850	17,468	53,700	53,700
International Travel and Subsistence	51,962	50,500	15,500	766	27,750	34,732	27,750	27,750
Utilities	232,903	222,000	222,000	201,731	228,000	228,000	228,000	228,000
Office Expenses	99,436	110,000	120,000	103,318	110,140	110,140	110,140	110,140
Rental of Assets	164,572	217,776	217,776	109,794	190,176	190,176	190,176	190,176
Maintenance Expenses	16,078	20,400	12,800	15,816	20,400	20,400	20,400	20,400
Subscriptions, Periodicals, Books, etc.	1,443	2,200	2,200	477	1,400	1,400	1,400	1,400
Uniforms & Protective Clothing	17,630	12,000	12,000	477	23,000	23,000	23,000	23,000
Professional and Consultancy Services	96,844	400,000	330,000	31,585	255,000	337,500	250,000	250,000
Computer License Software and Hardware	-	-	-	-	-	-	-	-
Maintenance	316,322	430,460	430,460	342,047	429,047	429,047	400,000	400,000
Insurance	4,817	11,000	9,000	4,446	11,000	11,000	11,000	11,000
Hosting and Entertainment	925	1,000	1,000	-	1,000	1,000	1,000	1,000
Training	25,756	64,927	33,427	6,146	25,700	25,700	25,700	25,700
Advertising and Promotions	89,116	101,135	86,135	55,043	99,635	99,635	99,635	99,635
Healthcare Expenses:								
Covered Medical Expenses - Local Providers	1,053,270	1,176,103	1,276,103	1,734,974	1,162,474	1,162,474	1,201,103	1,401,103
Covered Medical Expenses - Overseas Treatment	17,883,183	13,818,000	12,901,966	10,615,101	15,502,916	15,502,916	18,715,000	19,650,750
Covered Medical Expenses -Pharmaceuticals	3,603,463	2,612,906	3,224,940	3,982,633	3,829,915	3,829,915	4,021,410	4,021,410
Covered Medical Expenses -Overseas Subsistence	990,450	938,258	858,258	599,750	938,258	938,258	952,171	952,171
Covered Medical Expenses -Overseas Travel	3,685,178	2,047,821	2,107,821	2,218,321	3,105,821	3,105,821	3,634,263	3,743,291
Covered Medical Expenses -Local Travel & Subsistence	1,156,766	948,805	401,890	568,184	948,805	948,805	948,805	948,805
Covered Medical Expenses -3rd Party Admin.	-	-	-	-	-	-	-	-
Covered Medical Expenses -Reinsurance	796,305	645,058	645,058	836,613	836,616	836,616	836,616	836,616
Reinsurance Recovery	(300,000)	(635,000)	(635,000)	-	(635,000)	(635,000)	(635,000)	(635,000)
Medical Consultancy - after hours clinic	191,580	194,640	194,640	170,040	198,240	198,240	198,240	198,240
Medivac	-	-	-	-	1,000,000	1,000,000	-	-
Payments to InterHealth Canada - Clinical services	30,655,530	30,810,597	30,810,597	30,810,597	30,810,597	30,810,597	30,810,597	30,810,597
Hospital - Utilities	3,679,912	3,600,000	3,350,000	2,711,947	3,000,000	3,000,000	3,000,000	3,000,000
Auditing and Accounting	250,000	250,000	250,000	370,937	150,000	150,000	75,000	75,000
Board Expenses	2,348	11,200	5,200	157	11,200	11,200	11,200	11,200
Depreciation and Amortisation	61,120	102,000	75,000	66,103	102,000	102,000	102,000	102,000
Bank Charges	178,222	176,360	171,500	159,189	189,806	189,806	189,806	189,806
Provision for Bad Debts	300,000	250,000	250,000	-	200,000	200,000	200,000	200,000
Other Operating Expenses - Security	124,862	142,428	124,945	99,463	129,480	129,480	129,480	129,480
Operating Costs	65,480,618	58,797,154	57,554,796	55,857,016	62,974,625	63,054,724	65,876,991	67,121,769
Total Expenditure	67,422,692	61,327,811	59,867,452	57,917,773	65,239,048	65,239,047	68,499,245	69,744,023
Operating Surplus before Capital Expenditure	1,729,758	390,000	6,400,563	3,876,710	380,000	380,000	719,692	669,233
Capital Expenditure	-	390,000	390,000	-	380,000	380,000	280,000	-
Net Surplus	1,729,758	(0)	6,010,563	3,876,710	(0)	0	439,692	669,233

GOVERNMENT OF THE TURKS AND CAICOS ISLANDS
 Estimate of Human Resources for April 2021 - March 2022
 NATIONAL HEALTH INSURANCE BOARD

National Health Insurance Board	2020/2021		2021/2022		Revised
	Human Resources	Payroll Cost Estimate	Human Resources	Payroll Cost Estimate	Payroll Cost Estimate
Accounts Payables Clerk	1	33,960	1	33,960	33,960
Administrative Assistant	1	39,114	1	39,114	39,114
Accounts Receivable Officer/Cash Accountant	1	45,240	1	45,240	45,240
Chief Executive Officer (3 months)	1	138,000	1	57,500	45,000
Chief Financial Officer (3 months)	1	84,000	1	42,000	37,500
Deputy Chief Executive Officer	0	-	1	40,000	-
Medical Director	1	84,000	1	84,000	84,000
Claims Officer	1	34,808	1	34,808	34,808
Cleaner	1	19,557	1	19,557	19,557
Clerical Assistants	0	-	0	-	-
Clinical Services Manager	1	60,000	1	53,579	53,579
Compliance Officer	4	151,286	4	151,286	151,286
Customer Service Rep /Cash	3	98,829	3	98,829	98,829
Customer Service/ Registration Supervisor	1	50,327	1	50,327	50,327
Finance Officer	1	48,000	1	48,000	48,000
GDT Office Administrator	1	39,114	1	39,114	39,114
Inspector/Compliance Supervisor	1	52,152	1	52,152	52,152
IT Manager	1	84,000	1	84,000	84,000
IT Systems Administrator (6 months)	1	55,412	1	36,941	27,706
Legal Officer (5 Months)	1	80,000	1	33,333	33,333
Marketing & Support Officer (6 months)	1	36,898	1	36,898	18,449
Office Administrator/HR Manager	1	55,412	1	55,412	55,412
Office Manager - Grand Turk Office (6 months)	1	39,114	1	26,076	26,076
Patient Services Representative	3	108,898	3	108,898	108,898
Pharmacist	1	60,000	1	57,340	57,340
Principal Claims officer	1	36,500	1	36,500	36,500
Provider Services Manager	1	66,820	1	66,820	66,820
Receptionist	1	27,000	1	27,000	27,000
Registration Clerk	2	58,672	2	58,672	58,672
Senior Accountant	1	58,671	1	54,000	54,000
Deputy Chief Financial Officer	1	72,000	1	72,000	72,000
Compliance Manager	1	72,000	1	65,000	65,000
Senior Patient Services Representative	1	42,113	1	42,113	42,113
Senior Registration Officer	1	39,114	1	39,114	39,114
Nurse Case Manager	4	192,000	4	192,000	192,000
Verification Officer	1	48,000	1	40,000	40,000
Salary Staff	45	2,211,011	46	2,021,583	1,936,899
Wage Staff	-	-	-	-	-
NATIONAL HEALTH INSURANCE BOARD	45	2,211,011	46	2,021,583	1,936,899

GOVERNMENT OF THE TURKS AND CAICOS ISLANDS
 Estimates of Capital Expenditure for April 2021 - March 2022
 NATIONAL HEALTH INSURANCE BOARD

Project Number	Funding Source	Project Title	Cost	Budget 2021-2022	Revised Budget 2021-2022	Budget 2022-2023	Budget 2023-2024
	NHIP	Motor Vehicles (1)	35,000	35,000	35,000	-	-
	NHIP	Motor Vehicles (1) - Grand Turk	35,000	35,000	35,000	-	-
	NHIP	IT Equipment for Disaster Recovery Server and IT security initiatives	30,000	30,000	-	-	-
	NHIP	IT- Health Care System	480,000	200,000	200,000	280,000	-
	NHIP	Office Furniture	50,000	50,000	50,000	-	-
	NHIP	Office Retrofitting	30,000	30,000	60,000	-	-
			660,000	380,000	380,000	280,000	-