

NHI: a gateway to better health for all

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The Patient's rights

- The patient has the right to considerate and respectful care.
- The patient has the right to obtain, from their health care provider, complete, current information concerning their treatment in terms the patient can reasonably be expected to understand.

- The patient has the right to receive information to make an informed choice prior to the administering of any treatment.
- The patient has the right to refuse any treatment.
- The patient has a right to privacy concerning their own wellness/treatment program, limited only by the law of the land.
- The patient has the right to be advised if the medical provider intends to engage in any research or experimentation process while administering treatment. The patient has the right to refuse to participate in research.
- The patient has a right to be treated fairly and humanely without consideration of religion, race, gender, economic status or political affiliation.

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NHI Interim Extension of Services

The National Health Insurance Pilot Project, that has provided comprehensive health care for Southside Belize residents, has been extended for another six months. This extension will test the actual NHI package developed from the information gathered in the original pilot project. At this time, this is the package considered best suited to start a Belizean NHI. At the same time, residents of Southside Belize District will continue receiving selected medical services on a co-payment basis.

The extension provides an interim period during which several objectives can be met. The results from the Pilot Project can be fully analyzed and evaluated; these findings can then be discussed with stakeholders. Furthermore, Southside residents will continue to benefit from the enhanced medical care that the NHI has introduced to their area. Until a final decision is made on nationwide implementation of NHI, and its financing mechanism, it is more cost-effective and efficient, to continue the health care provision, than to stop and then re-activate, in terms of time, logistics, employment, financing, and administration.

Primary level care will continue to be free to Southside residents, while select hospital, pharmaceutical and other support services will be provided on an NHI: Patient co-payment basis, i.e. the patient will pay a small percentage of the costs. Hospital procedures and related medical care to be covered during the interim period are C-section and normal birth delivery, hysterectomy, hernia repairs and cholecystectomy.

More detailed information is given in this Guide.

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Why NHI?

The health system in Belize is looking to improve its Quality of service to ensure that all Belizeans have Access to health care that is Appropriate to the needs of the community and are of the highest standards we can afford.

The National Health Insurance Pilot Project tested a new model of health care delivery - providing universal access to high quality health care, appropriate to the needs of the community. The NHI

provision of health services has been extended for another period of 6 months, until a decision is taken as to nationwide implementation.

This guide will help you understand how the NHI will serve you and how you too can make this system work for all of us.

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NHI Commitment to YOU

We want the NHI to be a high quality health service.

The NHI seeks to provide health care for all based on clinical need.

The NHI seeks to provide health care that is affordable for all.

The NHI will provide a comprehensive range of services.

The NHI will shape its services around the needs and preferences of individual patients, their families and community needs.

The NHI will work continuously to improve the quality of services.

NHI will ensure that public funds for health care will be used solely for NHI patients.

The NHI will work with health care providers to ensure that the patient receives medical care when needed.

NHI will respect the confidentiality of the individual patients.

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Your Commitment to NHI

NHI will work better if you use the services in a responsible manner:

Do what you can to protect your own health, and follow advice on a healthy lifestyle.

As much as possible, care for yourself when you can (for example, you can treat yourself for minor ailments such as coughs, colds and sore throats).

Listen carefully to advice on your treatment and medication and follow this advice. Tell the doctor about any condition you may already have or treatments you are already taking.

Treat NHI staff, fellow patients, care givers and visitors politely, and with respect. NHI will not accept violence, racial, sexual or verbal harassment.

Keep your appointment or let the General Practitioner (GP), clinic or hospital know as soon as possible if you cannot make it. Book your routine appointments ahead of time.

Use this Guide to help you find the services you need.

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How do I become a member of NHI?

To get access to health care services with NHI:

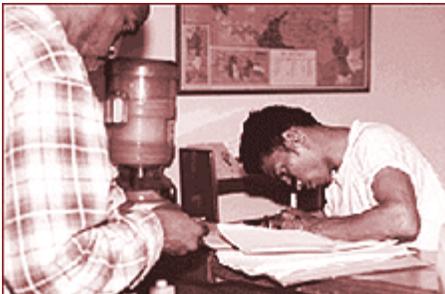
You and all those living with you (including children or elderly) must have a valid Social Security Card as your identification document. Newborns need to be registered at birth to benefit.

To get a valid Social Security Card for you and your family members:

- Complete the application form, available at Social Security. Individual forms for all members in your household must be filled out.
- Persons who are 14 years and older must sign the form.
- For **every** applicant in your household, present the following documents:
 - Belizeans: Must present the original Birth Certificate or Passport when applying for the Social Security card.
 - Foreign-born or Naturalized Belizeans: Naturalization Certificate and Birth Certificate.
 - All other non-Belizean residents can contact the Social Security Branch Office for information and assistance.
- You and individuals 14 years and older, need to have your photograph taken at the Social Security office. Children below this age will still get a Social Security card, but it will not require a picture.
- Don't forget to collect your card on the date given by the officer.

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I have my Card, how do I get care?



Once you have a valid Social Security card, you and all your family members will have to register with an NHI Primary Care Provider (PCP) clinic.

There are four available clinics in the Belize District South Side. You can choose the one that you feel most comfortable with.

To register with the clinic, simply take your and your family's individual Social Security cards to the clinic you choose and

they will help you register with them.

Once this is complete, you and your family members can all access health care when needed.

Once you have registered with a clinic, you must go to the same clinic when you need medical attention.

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Can I choose my Medical Provider?

You are required to register with the Primary Care Provider (PCP) clinic of your choice. Within the PCP clinic, there will be three general practitioners available that you can choose from to serve as your family doctor. If you wish to change your Primary Care Provider clinic, remember this:

1. You are allowed to change your Primary Care Provider clinic only once during the six-month period.
2. There needs to be good justification for the change to take place.
3. You must make a request at the local Social Security/NHI office using the available forms. This will be forwarded to the central database for the necessary change to be made.
4. You will be given an official letter of authorization.
5. Once you have received this authorization, you can access care from your new provider.



Which Clinic can I go to?

You are free to register at one of these four clinics.

- Matron Roberts Health Center, 17 Magazine Road (Tel: 02-77170)
- Integral Health Care Company Clinic, Corner Gibnut and Curassow Streets (Tel: 02-36695)
- Belize Medical Associates, Corner Rectory Lane and Regent Street (Tel: 02-70644)
- Belize Family Life Association, Corner Central American Boulevard and Mahogany Street (Tel: 02-25881)

Remember to take your Social Security card to register with ONE Primary Care Provider clinic of your choice in order to get the services offered there.

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What should I expect when I go to my PCP Clinic?

When you or a family member gets sick, you will need to see your General Practitioner. This is important for several reasons:

- Your General Practitioner will become your family doctor. This is very comforting since he will have a personal relationship with you and your loved ones. You are no longer just another number on his list.
- The family doctor will keep a medical history for you and your family members, and because he knows your needs, he/she will be able to ensure that you receive the attention you need.
- If your family doctor requires that you see a specialist for additional care, he will refer you to the **NHI registered specialist** of your choice (there is a co-payment for specialist care).
- If the General Practitioner also requires that you get laboratory tests or other tests such as X- rays or ultrasounds, he will write a request, and you will be able to go to any **NHI registered laboratory or diagnostic center** of your choice (there is a co-payment for these services).
- If your General Practitioner prescribes your medications, you will be able to get these at the **NHI registered pharmacy** of your choice (there is a co-payment for these products).
- A listing of the **NHI-registered** Pharmacies, Laboratories and Diagnostic Centers will be available for you to choose from. Remember, to get these services, your General Practitioner at your PCP clinic must give you a form first.

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Payment for Services during Interim NHI

Understanding that while funds available for health care are limited, yet the demand for quality care is high, NHI, during the Interim period will continue offering primary level care, free of cost to Southside residents.

Pharmaceutical, lab and imaging services, and select hospital procedures, will be provided on a co-payment basis; that is, patients will pay a small percentage of the costs.

Note: The co-payment is paid by the patient at the point of service. The medical provider will provide a receipt for money received.

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Can you tell me what services NHI continues to offer?

Certainly,

Understanding that while funds available for health care are limited, yet the demand for quality care is high, NHI, during the Interim period seeks to continue offering the following primary level care, free of cost to Southside residents:

1. At the Clinic level (primary level)



- General medicine and nursing services
- General consultations
- Minor surgery that can be carried out in a General Practitioner's clinic
- Pediatric care (care for children)
- Obstetrics
- Maternal and Child Health

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What other services can I expect from my PCP?

The Primary Care Providers will also assist in the following programs:

- Detection, monitoring and treatment of patients with hypertension and diabetes (type 1 and 2)
- Detection, monitoring and treatment of Sexually Transmitted Infections
- Detection and monitoring of HIV/AIDS
- Family planning, counseling and services
- Early detection and screening of cervical cancer (for women 30 years and older)
- Early detection of breast cancer (for women 40 years and older)
- Early detection and screening of prostate cancer (for men 50 years and older)
- Detection and control of tuberculosis

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What specialist services does NHI offer, with co-payments?

2. At the Specialist Clinic and Hospital Level:



- Consultation with a Specialist of your choice, upon referral by your General Practitioner.
- Select surgical procedures and related medical care at an approved NHI Hospital.

NOTE: Specialist services should be obtained at the referral of your General Practitioner, for NHI to co-pay for the expenses.

All emergencies will be dealt with by the Karl Heusner Memorial Hospital.

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Will NHI cover eye care?



Adult coverage is limited only to specialized eye care for cataract surgery (on a limited basis).

Should a cataract surgery need to be conducted, the patient will have the option to choose the doctor from a list of NHI **accredited ophthalmologists**. Specialist care and surgery must be with the recommendation from your General Practitioner for NHI to cover the cost. Co-payment is not required; however, there is a flat fee of \$5 to be paid by the patient to the specialist.

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If I suffer from a chronic condition like diabetes or Hypertension, what should I expect?

NHI recognizes the special attention individuals suffering from chronic conditions need, and will provide a comprehensive package of care for those with such needs.

This package includes:

- Continuous monitoring of your condition
- Access to necessary diagnostic tests
- Access to medication to treat your condition
- Counseling, both nutritional and medical to improve your health
- Access to educational material to help you understand your illness, and lead you to adopt a healthy lifestyle and improve your quality of life

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Can you tell me what services will NOT be covered under the NHI Pilot Project

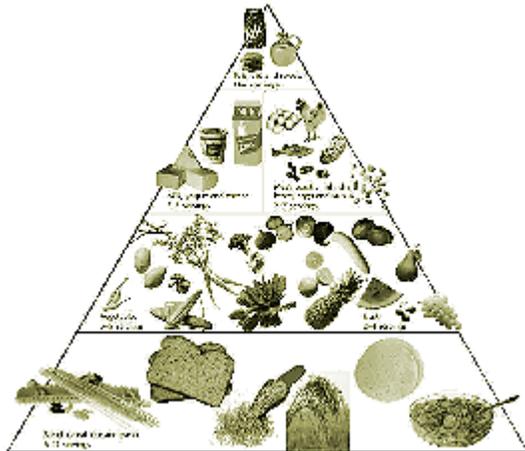
For the purposes of the NHI Interim Period, the following services will not be covered. However, if it is sustainable, when NHI is implemented countrywide, more services will become available.

1. Hospital and specialist services not authorized by a referring Primary Care Provider's General Practitioner
2. Pharmaceuticals and medical products not prescribed by an authorized NHI physician and/or not pertaining to the national formulary or authorized NHI list.
3. Home care and rehabilitation
4. All elective plastic surgery
5. Out patient psychotherapy, counseling and medication for the treatment of mental disorders
6. Drug and alcohol abuse or dependency treatment
7. Dialysis, peritoneal and hemodialysis
8. All organ transplants
9. Hip replacements and prosthesis
10. Dental care
11. Hospital services not listed on this manual.

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12 Easy Tips to help you stay healthy

- Don't smoke or use illegal drugs like marijuana and cocaine.
- If you drink alcohol, do not drink much, and do not drive.
- Be safe on the roads, use seatbelts and follow the Highway rules and signs.
- Practice safe sex.



- Aim to do some physical exercise for a total of half an hour a day, five days a week (an hour a day for children).
- If you are 65 and over, check your blood pressure and sugar often.
- Take up cancer screening opportunities.
- Cover up in the sun and protect your children from sunburn.
- Drink enough fluids (about 8 glasses of water per day).
- Try to eat a balanced diet, low in fat and salt and try to include portions of fruit and vegetables every day.
- Wash hands before meals and ensure that food is properly stored.
- Keep your yard clean and grass cut.

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Do you need advice?

Feel free to

Call the Primary Health Care Nurse and ask advice on minor conditions.

Your nurse will give you advice on how to deal with a range of minor illnesses (such as coughs and colds) and advice you on what medicines you could take to help you. Or they can tell you when it might be better that you see your General Practitioner.

Do you need to see someone?

For a problem you feel is more urgent and you need to make an appointment, you should:

Contact the staff at your PCP clinic.

If necessary, make an appointment to see your General Practitioner.

If calling is not possible, just come to the Primary Health Clinic.

Speak to your General Practitioner.

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Do you think you need urgent medical treatment?



You can:

- Call your PCP clinic for an urgent appointment.
- If it is outside the clinic's working hours, go to the Karl Heusner Emergency Unit
- If prior arrangements have been made, go to the Hospital you were assigned to treat your condition
- Call 911 for an ambulance

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Which hospital do I go to for treatment?

Most of the time, the treatment you receive from your GP or nurse of your choice is enough for you to get better and return to your normal routine. However, in some circumstances hospital treatment may be necessary.

Your GP will inform you of your choices for specialist or hospital care. You will be directed to the specialist care or hospital that is best suited to handle your particular case.

If surgery is required, your surgery will be scheduled as soon as possible.

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What standards of care can I expect?

Your PCP clinic will let you know your appointment date, time and necessary preparations. You may also call them if you need additional information.

Your GP will explain what is wrong with you, the different treatments for your condition and the risks and benefits of each treatment. He will discuss this with you and listen to your concerns. You can expect to be involved in all decisions about your treatment.

If surgery is required, you may be asked to sign a consent form, after you have been given a full explanation of the treatment you are to receive.

We will keep a relative or friend of your choice informed about your condition.

We will respect your privacy and keep your health records secure. You can see your records if you ask.

NHI staff will respect your privacy and treat you with dignity. They will be sensitive to, and respect your religious, spiritual and cultural needs.

You will be treated fairly by NHI staff, according to your healthcare needs, regardless of age, sex, disability or sexuality.



Other Standards of Service

If you need to stay in the hospital, the following will apply:

- All patient areas, visitor's toilets, outpatient and accident and emergency units (including chairs, linen, pillows, furniture, floors and windows), will be kept clean.
- Your nutritional needs and dietary requirements will be looked after.

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What can I do if I have concerns or a complaint?

Often times you will receive the care you need from well-trained dedicated staff.

NHI will always try to improve its services, and will have a committee to monitor quality of care being provided. This committee will inspect all NHI sites and will make sure that action is taken to improve standards where necessary, and so that good practices are upheld.

If you have particular concerns, you should try to speak to someone within the clinic first, like your doctor, nurse or manager. In many cases, it should be possible to sort out the problem right away.

If you wish to contact someone outside the clinic, contact the NHI health care coordinator at the Social Security office, Princess Margaret Drive, Belize City or at telephone number 224-5025. You can also call the Customer Service complaint line at 822-0084 or email us at concerns@socialsecurity.org.bz.