

MINISTRY OF CULTURE, GENDER, ENTERTAINMENT AND SPORT
**UPDATE ON THE IMPLEMENTATION OF THE JAMAICA ATHLETES'
INSURANCE PLAN**

INTRODUCTION

- 1.0 Members are being asked to note the following update on the implementation of the Jamaica Athletes' Insurance Plan (JAIP) by the Ministry of Culture, Gender, Entertainment and Sport.

BACKGROUND

- 2.0 The National Sport Policy Green Paper was tabled in November 2011. The Policy came into effect in March 2013 after being tabled as a White Paper. This National Sport Policy commits the Government of Jamaica to *pursue policies and programmes to ensure athletes' well-being, welfare and development*.
- 2.1 The provision of the **Group Life, Health and Personal Accident Insurance** plan for athletes provides access to health and life insurance benefits which address illness and sport-related injuries, and ultimately support the extension of the athlete's career. Included in the Plan for Athletes are general health services along with priority areas such as Physiotherapy, Overseas Emergency Services, Major Medical, Overseas Non-Emergency Services and Maternity benefits.
- 2.3 In addition, there are also provisions for Group Life, Accidental Death, Dismemberment and Accidental Medical Reimbursement.

OPERATIONAL HIGHLIGHTS

- 3.0 Following an extensive study of the feasibility of implementing the current scheme and a similarly robust procurement process, approval was given for the award of contract for the provision of insurance coverage for 1,323 athletes, to Guardian Life for Group Health and Allied Insurance Brokers for Group Life and Personal Accident with the insurers being Sagicor.
- 3.1 Contracts were signed on January 28, 2016 at a Public Contract Signing and Press Launch. Since February 1, 2016, the effective date of the contracts, approximately 1,300 athletes from 28 sporting disciplines have been receiving coverage for Group Health, Group Life and Personal Accident insurance. Since February 1, 2016 approximately J\$17.9 M has been paid out in monthly premiums and claims totalling just over J\$2M have been paid out to athletes enrolled in the Plan, whilst Life Certificates have also been issued. In order to provide administrative and technical support in the management of the Plan, the Ministry has engaged an administrator as of June 13, 2016.

FINANCIAL CONSIDERATIONS

- 4.0 The funders of the plan to date, are Sport Development Foundation, the Tourism Enhancement Fund, the National Health Fund and the CHASE Fund. For the financial year 2016/2017. The Plan has received commitments totalling J\$70M and to date there are already commitments for the next two years totalling J\$60M per annum. For this financial year the Ministry expects to expend a just under J\$55M in payment of premiums.
- 4.1 The Ministry is committed to developing and executing a sustainability plan in order to ensure the continued viability of this very important initiative.

CONCLUSION

- 5.0 The implementation of the Jamaica Athletes' Insurance Plan (JAIP) is a demonstration of the Government of Jamaica's commitment to protect and support the health and well-being of the nation's sport men and women through the implementation of this remarkable Plan. The development of a Communication and Marketing Plan to sensitize the Associations, the athletes and their support personnel is now underway as a means to ensure that the Plan yield maximum benefits for our athletes.

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Minister of Culture, Gender, Entertainment and Sport
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