



GOVERNMENT OF BERMUDA

The Ministry of Finance

Ministry of Finance Headquarters

Ministerial Statement
To the House of Assembly
By
The Hon. E. David Burt, JP, MP
Premier and Minister of Finance

Enhanced Benefits for the Government Employee Health Insurance Scheme

Date: 27th March 2026

Madam Acting Speaker, I rise today to advise this Honourable House of important enhancements to the benefits provided under the Government Employee Health Insurance Scheme, better known as GEHI. These enhancements are about improving access to care for public officers, retirees and their families, and ensuring that GEHI better supports prevention, treatment, and overall wellbeing.

Madam Acting Speaker, the changes I am announcing today fall into three areas: annual physical examinations, mental health coverage, and substance abuse treatment coverage. Together, they represent an important strengthening of GEHI benefits.

With respect to annual physical examinations, GEHI currently provides reimbursement for one annual physical examination per client per year, up to a maximum of \$96. Honourable Members will appreciate that the cost of a physical examination is well above that amount. As a result, many employees & their families have been left to pay substantial co-pays to access a routine annual exam, in some cases more than \$200. Where that occurs, the cost of preventive care can itself become a barrier, and some persons may delay or forgo an annual examination that could assist with the early detection and management of illness – which can cost GEHI more in the long term.

The Government has already taken steps in this area through changes made to HIP and FutureCare, with the objective of eliminating out-of-pocket costs for annual preventive exams. This enhancement to GEHI follows that same approach. Under the revised benefit, GEHI will now reimburse one annual physical examination per client per year at one hundred per cent, within a range of \$250 to \$350 depending on patient complexity. This change will remove the financial barrier created by the previous reimbursement limit and to support greater use of routine preventive care by GEHI clients.

Madam Acting Speaker, the second area of enhancement relates to mental health coverage. Mental health care is an essential part of overall health care, and access to timely support can make a meaningful difference for individuals and families.

It is also an area in which there has been increasing public discussion in Bermuda, including from representative bodies such as the Bermuda Public Services Union & the Bermuda Industrial Union, about the importance of mental wellness in the workplace and the need for persons to feel able to seek assistance.

Under these enhancements, coverage for services provided by a clinical psychologist will increase from \$97 to \$170 per visit, for up to twelve visits per year. Coverage for psychiatric consultations will increase from \$100 to \$200 per consultation, for up to twenty-five visits per year. This increase in coverage strengthens the support available under GEHI and improves access to care for persons who require professional mental health services.

Madam Acting Speaker, the third area of enhancement relates to substance abuse treatment coverage. This is also an important addition to the benefits available under GEHI as substance abuse can have dire consequences for individuals, for families, and for workplace wellbeing. Access to treatment, where it is needed, should be part of a health insurance scheme that responds to the needs of the people it covers. I was surprised to learn, while attending a PLP branch meeting in St. George's a few years ago, that GEHI did not provide coverage for substance abuse treatment. At that time, I committed to examining the issue, as I agreed that this treatment should be covered.

Therefore, I am pleased to share that GEHI will now include coverage for inpatient and outpatient treatment for substance abuse, including treatment related to alcohol and drug dependency. This expanded coverage will include both local and overseas care. Inpatient care will be covered for up to 90 days, and outpatient care will be covered for up to 20 days, with a maximum annual benefit of \$18,000. This enhancement is intended to ensure that where treatment is needed, there is a defined level of support available through the scheme.

Madam Acting Speaker, providing better healthcare support to our public officers and their families is an important strategic imperative in improving retention in the public service. These enhancements, represent a practical investment in the wellbeing of public officers, retirees and their families, and will be funded through the increased budgetary allocation provided for employee benefits in the Budget recently passed by this Honourable House, taking effect on 1 May 2026.

These three areas of improved coverage broaden access to preventive care, strengthens the support available for mental health services, and provides substance abuse treatment coverage where none previously existed. They also continue the Government's progress of improving access to affordable health care while reducing out-of-pocket expenses – on our collective path to universal health care.

Thank you, Madam Acting Speaker.