



GOVERNMENT OF BERMUDA  
**Department of Communications**

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By now the majority of Bermuda would have heard of the merger that took place between Argus Insurance and the two medical practices, Island Health Services and the Family Practice Group. As this deal was done within the private sector **without** the view of the Health Insurance Regulator (the Bermuda Health Council), the Government, and even other medical professionals, we are still in the process of information gathering and hearing the same details that the public is hearing. In fact as the Minister of Health, I was made aware of this development on the evening of Tuesday 30 June, 2020.

As a Government we will examine this more closely to see if it is in the interest of the patients and is fair to other parties.

More importantly it has to be in keeping with the overall philosophy of universal access to quality healthcare that is affordable.

You would be aware that before the emergency orders arose in response to COVID-19, this government was working on reforms to our health system to ensure the stability of funding for the health system through a single payer system. **Universal health coverage remains the Government's commitment and goal.**

As a Government, we have to act in the best interest of the people and we have to make decisions that will benefit the whole of Bermuda not just those with vested interests. We came to power with a mandate given by 58.9% of the electorate on a platform to pursue universal health coverage.

Bermuda is a small jurisdiction and our health financing system is unduly complicated, expensive and unsustainable. We have to create a viable platform to improve access and contain costs. We have to find ways to minimize co-payments, improve access to primary care, and offer benefits to restore people's health.

As a result of this pandemic, much of our worst fears and anxieties about the status quo system have become reality. We have businesses that cannot afford health insurance, workers who are unemployed and now uninsured, families who are going without treatment, medications that are out of the reach of seniors. The Government is committed to addressing this issue and the status quo will simply not do.

Argus and the medical practices took it upon themselves to try to smooth out some of these rough spots for their specific clients by investing in one another. Though that may be of benefit for their piece of the pie, its impact on the overall health system needs to be considered.

This is an example of actions being taken in isolation. As a Government we have to take into consideration the larger needs of the country. On Thursday July 2nd, we stood in the airport for hours and watched as people moved from one station to another. Each piece had purpose, each piece was set up to create the best experience possible for our incoming travelers – while at the same time keeping everyone safe. What it reminds is of is that when one actor moves without consideration for the whole, we can create serious bottlenecks and families end up frustrated and upset. So while we are concerned that this business deal was done in isolation, we will work with it to ensure that health comes first.

This merger highlights the urgency of the changes that are needed.

With that said, we will continue to pursue a better health system that works for everyone, in good times and bad, and will work with all individuals, businesses and sectors to make that a reality. We will not squander the lessons that COVID has taught us, that we are much better as a country when we do things in a unified manner and will not ignore what we have lived each day for the last 4 months: the importance of putting the health of our residents first and foremost.