

EDITORIAL

Health insurance

This week's announcement by the Hon. Ezzard Miller that an eight member committee has been formed to draft legislation for a National Health Insurance Plan is an important first step in the colony's quest to ensure that every resident has minimum health coverage. Not least among government's considerations is the millions of dollars in unpaid medical services it faces each year.

Miller, in a Straight Talk interview on the facing page, explains what he'd like to see included in the National Health Plan. The Health Authority's target, he said, would be to reduce government subsidy at a rate of \$2 million a year over five years. If successful, this will completely erase the \$11 million government paid last year in health subsidies.

Here's how Miller proposes this to be done:

- Government will join a health insurance plan or plans and pay the premiums for a package to cover the so-called free patients who receive medical care at the George Town Hospital and district clinics — indigents, children, civil servants and their dependents and other qualifying associations. This means that for the first time the so-called free patients will not be treated for 'free' anymore and the hospital can begin to function more like a business collecting fees for services rendered.

- All persons will be issued a card which they can present to the hospital or any private doctor for billing purposes. The card will allow the hospital or doctor to bill the insurance company directly in order to receive immediate payment.

One area of concern, however, will be with the so-called "uninsurables" those people who the health insurance industry do not want to cover — for example, AIDS patients. How government intends to deal with the uninsured without forcing the insurance companies to pass the expense onto the average consumer is a question which should prompt some intense debate between the health insurance companies and the committee. In other countries, most health insurers have refused to insure high risk patients because of the astronomical medical costs.

Referendum before constitutional change

The Editor, Sir:

There are my personal views.

In the last election the majority of candidates who are now members of the Legislative Assembly ran on the basis that they were against constitutional advancement. It was therefore not an issue in the 1988 elections.

The Constitutional Commissioners recommend that the increase in the number of Legislative Assembly members be brought into force in April or May 1992 and that "the remainder of the amended Constitution would then be brought into force immediately after the election. (page 20 last sentence).

PEOPLE'S WISHES: The people must be given an opportunity to decide what constitutional advancement (if any) they wish either by a referendum or in a general election.

The Constitutional Commissioners report says that the majority of Caymanians favour the referendum for major important issues and suggest that a law be passed for it rather than being put in the Constitution.

The best and least disruptive to the country's stability is by a referendum after one or two draft constitutions are prepared. The Legislative Assembly can pass a law which asks one or two simple questions, for example, "Do you wish to have the constitution changed as in the published draft constitution 'A'? Yes or no.

If no, do you wish a Chief Minister and the Ministers all appointed by a majority of the Elected Members and removed by a majority of the Elected Members as in draft constitution 'B'? Yes or no.

Any MLA opposing a referendum on a major national issue does not want to hear the wishes of his people because he is afraid they may differ with his. Statesmen listen to their people and act accordingly.

GENERAL ELECTION: If no referendum is done then the draft constitution must go to the next general election and thereafter the new MLA's decide whether or not to bring in the draft or amend it by a resolution passed immediately after the beginning of the first Legislative Assembly meeting. Only one general election is needed (not two).

This is the English traditional choice but because of the many other issues involved may not be as clear as a referendum.

Only a small percentage of the voting public met with the L.A. Select Committee, the commissioners and go to public meetings. The vast majority of the public, the silent majority, will only indicate their wishes by secret ballot at one General Election or referendum. They have a right to do so on these constitutional matters and should not be deprived of it by their MLAs or the U.K. Government.

L.A. RESOLUTION: The L.A. resolution passed unanimously in the Legislature in the November 1990 session stated "And be it further resolved that this Honourable House recommends that the implementation of any recommendation for Constitutional changes with the exception of the paragraph numbered three above (which was mainly the increase in Legislative Assembly seats) shall not take place without the changes being the subject of a General Election."

THE EDITOR'S MAILBOX

GOVERNOR'S UNDERTAKING: Further, the Governor on 25th July in the Legislative Assembly stated as follows:

"It appears to me, and I may be wrong, from what some Members have been saying, that there is some anxiety that if there is a Constitutional Review and that if, as a result of the Report, for instance the United Kingdom Government thought that changes were necessary, such changes could not, in my opinion, and I think I can say this quite clearly, be brought forward and implemented before a General Election. Perhaps I should repeat that."

He went on to say:

"If there is a Constitutional Commission and a report and if, as a result of that report the United Kingdom Government believed that there were some changes necessary, I am absolutely certain that these changes would not be proposed by the United Kingdom Government or implemented without them being the subject of a campaign and a General Election. I hope I have made this clear, I think it does need to be made clear, this is not an anxiety which I think any of us should feel."

These three statements are totally clear. The United Kingdom Government will not force any major constitutional advancement against "the wishes of the people" indicated at a General Election but the people and their legislators must stand up for what they want.

The Constitutional Commissioners could never be recommending that changes as major as they propose be brought in without the changes being the subject of a campaign and general election or a referendum.

STAND UP: Other West Indian islands have gone to destruction because their citizens, unfortunately many prominent citizens, refused to stand up for their rights and took the approach that the changes would probably come anyway so why fight them. Then when their countries were destroyed and they were forced to leave the land of their birth they wished they had stood up at the time and fought for what they thought was right.

In the words of Sir John Sharpe, a former Chief Minister of Bermuda at the legislative conference held in Cayman last year, "you should make haste slowly" on constitutional matters. Any new constitution must be "in accordance with the wishes of the people of the Cayman Islands" and tested at the polls. There must be a referendum or the changes must be an issue in the next General Election.

TRUMAN BODDEN

Third Elected Member for George Town