

Accident Insurance The Belize experience



**Adding Value through International
Cooperation
Conference, Dresden
June 21 to 22, 2011**





Presentation Overview

1. Some quick facts about Belize
2. Accident Insurance in Belize – Overview
3. Qualifying conditions
4. Coverage
5. Prevention Strategies
6. Limitations
7. Recommendations
8. What we have
9. What we need





Quick facts about Belize

- Population: approx. 310,000 people
- Size: 8866 sq. miles or 22,963 sq. km.
- Belize is both Caribbean and Central American
- Multi-ethnic
- Climate : Sub-Tropical (55F or 12C to 100F or 36C)
- Government: Parliamentary Democracy
- Language: Official – English over 50% speak Spanish
- Largest unbroken; second largest unbroken barrier reef in the world.





World Map



Map of Belize





Accident Insurance

- All Belizeans have the option to purchase private insurance
- Private insurance companies do not cover work-related accidents
- Social Security covers all registered workers for accidents that occur on the job
- In most case this amounts to 100% coverage in both private and public medical institutions after the claim is allowed





Who qualifies for on-the-job Accident Insurance?

- Any registered person from age 14 (this is the age a person can legally join the workforce in Belize)
- Both employed and self-employed persons





What are the conditions to qualify?

- Be registered with Social Security
- Employers are legally bound to hire only registered workers and pay contributions on their behalf (Not so with self-employed – voluntary)
- Person has to have been injured **during** and **in the course of** insurable employment
- Qualifies as of Day 1





Coverage

All Medical care recommended by treating Doctor until person can return to work including:

- Hospitalization
- Pharmaceuticals
- Labs
- Diagnostic testing
- Rehabilitation (physical and psychological therapy)
- Other medical needs such as wheelchairs, specialized beds, walkers, etc.





Coverage cont'd

- The injured person has the right to request a second opinion
- While on leave from work the person is paid 80% of his insurable earnings
- Every injured person is entitled to claim for Disablement benefit





Prevention Strategy

Some done by SSB as much as possible including:

- Investigation and identification of hazards
- Recommendations for recurrence
- Documentation to Employers
- Employer and Employee education on good Occupational Safety and Health practices





Limitations

- The OSH Legislation has yet to be passed by Cabinet
- SSB OSH Inspectors can make recommendations but cannot enforce
- VERY little training and VERY little expertise in the country
- SSB can educate the workers but cannot obligate them to practice OSH
- SSB is bound by law to allow all claims whether or not it was caused by employer or employee negligence
- There are no incentives for lowering the amount and/or severity of work accidents (exception for those companies who have to meet international standards)





Recommendations

- Organization and guidance of the NIOSH/Working Committee
- Aggressive lobbying by SSB for passage of the OSH Law
- Develop an incentive system to “award” both workers and employers who make efforts in OSH
- Training, training, training! Needed at all levels in the area of OSH and accident prevention and investigation





What we have

- Commitment – 10 years of writing and revising the present Legislation draft
- Representation – Tri-partite representation including workers' unions on the NOSH/Working Committee
- Some expertise
- Some support from CARICOM and other international groups





What we need

Training at ALL levels including:

- Medical – Eg. Occupational medicine (presently GP's and other general Specialists diagnose Occupational illnesses)
- Inspectorate
- Management

❖ OSH Information System

❖ Expertise in utilizing the available information to develop Accident Prevention in Belize

❖ Consultancies to assist with the organization of National Committees





What does Belize have to offer you?

- Most beautiful place on earth 😊
- Belize has a very functional National Health Insurance system still in its pilot phase instrumental in ensuring better primary health care (also under Social Security)





Why should you come to Belize?





© 2010 Belize.com Ltd.











© 2010 Belize.com Ltd.







© 2010 Belize.com Ltd.





© 2010 Belize.com Ltd.





© 2010 Belize.com Ltd.







© 2010 Belize.com Ltd.







© 2010 Belize.com Ltd.









Thank you and see you soon!



