

**BULLETIN NUMBER: 15-2019**  
**TITLE: NHI VOUCHER PROGRAM**  
**DATE: OCTOBER 1, 2018**

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**PURPOSE:**

The purpose of this bulletin is to clarify the selection of recipients for the NHI premium voucher for citizens ages 18-59 who are not insured.

**POLICY:**

Section 301. General Eligibility

- 3) NHI eligibility for individuals age 60 and over, disabled or unemployed Citizens who are 60 and older and not working; citizen who are disabled and not working; and citizens who are currently unemployed shall be eligible for coverage under NHI based on the payment of the subscription costs by the National Government or any other government entity.

Section 504. Amount of Subscription Costs

- 3) An individual who does not have payments withheld through employment or paid by the National Government, may report and pay the subscription costs quarterly to the HF. The Subscription cost for an individual under this subsection (3) shall be 2.25% of the official minimum wage at the time the report is filed and payment is made.

**BACKGROUND:**

Section 25 title National Health Insurance (NHI) Voucher Program under the RPPL 10-29 the “Fiscal Year 2019 Budget Act” states the creation of an NHI Voucher program to be made available to cover NHI premiums and the amount of \$9,000 is appropriated for the purpose of this program. These funds shall be administered by the National Health Insurance for premiums of 50 qualifying citizens who are otherwise uninsured and in need of off-island referral. This voucher program was created in line with the Healthcare fund general eligibility guidelines for coverage paid for by the National Government as stated in Section 301 in the Healthcare Fund regulations.

**INTERPRETATION:****VOUCHER REQUIREMENTS:**

To qualify for the Voucher Program, one must meet the following mandated requirements:

- Palauan Citizen
- Primary resident of the Republic of Palau or have lived in Palau within the last 2 years

- Currently unemployed, meaning no other form of employment and/or own a business
- Between ages 18-59
- Available based on ROP funding of \$9,000

Required Documents:

- Certified copies of Birth Certificate
- At least two (2) of the following document that are at least 5 years old prior to voucher program eligibility (passport, drivers license, picture identification)
- Certification of wages history with SS and Bureau of Revenue & Taxation that individual has no reported wages or income that would qualify for NHI coverage
- Movement report from Bureau of Immigration confirming that an individual has been in Palau for the last 2 years.

Amount of Subscription Costs:

- Amount of subscription to the National Government shall be that of the subscription cost of 2.25% of the official minimum wage, which is currently at \$3.50/hour

Calculation for Subscription cost for NHI Voluntary Premium FY 2019

$$\$3.50/\text{Hour} = \$7,280/\text{Year}$$

$$\$7,280 \times 2.25\% = \$163.80 \text{ (Yearly Premium)}$$

$$\$163.80/4 = \mathbf{\$40.95 \text{ (Quarterly Premium)}}$$

- HCF shall bill the National Government for two consecutive quarters of the above quarterly premium. Retroactive coverage shall apply and allow for current and up to date NHI coverage.
- HCF shall collect 20 quarterly premiums/5 years in the amount of \$819 from the voucher recipient to ensure uninterrupted coverage.
- Calculation of the Quarterly premium shall be subject to any changes to amend 30 PNC §125.

ON-ISLAND CARE

- NHI Voucher Program does not apply to uninsured individual receiving inpatient care locally.