

### **Ascension Island Government**

# Policy on Charging for Access to AIG Medical Services

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### **Executive summary**

- 1. Employers are responsible for ensuring the provision of medical and dental care which is appropriate for the needs of each worker (and any accompanying dependants).
- 2. Whereas the law provides that employers are responsible for ensuring the provision of medical and dental care, medical and dental services on island are provided by AIG. For firms that are liable to pay either the Business Levy or Corporation Tax<sup>1</sup> in Ascension, such services are provided free of charge. For those who are not liable to these taxes, the services are provided free at the point of delivery to their staff and dependents, with a charge then made to the business.
- 3. Where a particular test, treatment or other medical / dental procedure is considered by the Senior Medical Officer or AIG Dentist to be necessary, employers are not to require individuals to contribute financially to the cost of it. If this service is provided by an AIG medical or dental facility, this cost will be charged to that individual's employer.

### **Definitions**

"**AIG medical facility**" means a medical facility funded and operated by AIG, such as the Georgetown Hospital or Dental Clinic.

"Accompanying dependant" has the meaning assigned in the Policy on the Regulation of Employment<sup>2</sup>.

"Employee" has the meaning assigned in the Policy on the Regulation of Employment.

<sup>&</sup>lt;sup>1</sup> As noted by the Income Tax Rates under the Income Tax Ordinance

<sup>&</sup>lt;sup>2</sup> A copy of which may be accessed through the AIG website: <u>www.ascension.gov.ac</u>

"Employer" has the meaning assigned in the Policy on the Regulation of Employment.

"**Entitled organisation**" means a representative organisation of those liable to pay the Business Levy as identified in Business Levy Ordinance 2012 and / or a company liable to pay tax on income under the Income Tax Ordinance 2001.

"**Non-entitled organisation**" means an organisation that is not liable to pay the Business Levy as identified in Business Levy Ordinance 2012 and / or liable to pay income tax under the Income Tax Ordinance 2001.

"Tourist" means a person present in Ascension on a tourist visa or landing permit.

"Worker" has the meaning assigned in the Policy on the Regulation of Employment.

## Background

- 4. The Policy on the Regulation of Employment in Ascension was first introduced in 2021, followed by the Employment Ordinance 2022 a year later. Both of these reaffirmed the principle outlined in the previous Workman's Protection Regulations 1926 that the provision of, and access to, suitable medical and dental treatment for their workers and any accompanying dependents is the responsibility of an employer.
- 5. This policy only applies to medical and dental care and / or treatment received in Ascension at an AIG medical facility. The Policy on the Regulation of Employment and Employment Ordinance 2022 provide that an employer must pay for the necessary referral of an individual to a specialist outside of Ascension for treatment, and as such this is not dealt with in this policy.

### Issue

- 6. The UK government has a policy that there is no right of abode in Ascension. Therefore anyone present in Ascension other than as a tourist is here only by virtue of their relationship with their employer.
- 7. Ascension is a very remote location with limited medical facilities. AIG operates two medical facilities, the Dental Clinic and the Georgetown Hospital.
- 8. It is an employer's responsibility to ensure that medical provision appropriate to the needs of their worker and any accompanying dependents is available in Ascension, and that neither their worker nor any accompanying dependent is required to contribute financially toward any treatment or care received.
- 9. Only some organisations are liable to pay taxes in Ascension. Those that are liable to pay such taxes are considered to have made a sufficient financial tax contribution such that they do not incur a charge when their workers or dependents access an AIG medical facility. These are therefore considered entitled organisations.
- 10. Organisations that are not liable to pay such taxes are considered non-entitled organisations and will be charged for services rendered when their workers or accompanying dependents access an AIG medical facility.

# **Principles**

- 11. Anyone that needs to access an AIG medical facility to receive treatment will be reasonably able to do so.
- 12. Any employee, accompanying dependent or worker of an entitled organisation will receive any medically necessary treatment at an AIG medical facility at no charge to their employer.
- 13. Any employee, accompanying dependent or worker of a non-entitled organisation will receive any medically necessary treatment free at the point of care at an AIG medical facility, with a charge for services rendered being raised with their employer.
- 14. Any tourist will be required to pay for treatment at the point of care.

## Application

### Identification of eligibility

15. Anyone attending an AIG medical facility will be asked to confirm their personal details, including information regarding their employer, or where applicable their entry control status if they are a tourist. This will be noted by medical facility staff.

### Charging for access to services

16. This section only covers treatment which is considered medically necessary by the Senior Medical Officer. As such, certain treatments, such as cosmetic treatments, may incur a charge whether the person being treated is associated with an entitled organisation or not.

#### **Entitled organisations**

17. Any person that receives services from an AIG medical facility that is identified as being an employee, accompanying dependent or worker of an entitled organisation will receive treatment at an AIG medical facility at no charge to their employer.

#### **Non-entitled organisations**

- 18. Any person that receives services from an AIG medical facility and that is identified as being an employee, accompanying dependent or worker of a non-entitled organisation will have the services provided noted and an invoice will be raised with their employer.
- 19. An employer will be expected to pay the invoice within the time limit outlined in that invoice, which is ordinarily 30 days of the date of issue. If the employer has medical insurance in place for its workers and accompanying dependents, the invoice must be settled by the employer directly with AIG. It is then up to the employer to make a claim separately with their insurer.
- 20. The Employment Ordinance 2022 mandates that an employer not require an individual to contribute financially to the cost of any necessary medical or dental care.

#### Tourists

21. Any tourist that needs to access an AIG medical or dental facility will be able to do so, and will be provided an invoice for services rendered. They will be required to settle the invoice immediately.

#### Cost of services

- 22. The costs of services can be provided on request through the AIG Finance office.
- 23. AIG reserves the right to update the cost of services from time-to-time.

### Indicative list of non-entitled organisations

24. The indicative list of non-entitled organisations is as follows:

Government of the United States of America and its contractors	
Wolf Creek Federal Services	
77 Construction	
Schuyler Line Navigation Company	
Fluor Amec II	
OTIE-RS&H	
Terracon	
Chugach	
Beacon Occupational Health and Safety Services	
Range Generation Next (RNext)	
Infinity Systems Engineering	
Cyberspace Defense Analysis (CDA)	

- 25. This list is indicative and is not exhaustive.
- 26. It should be noted that any organisation providing contractor services to the United States Government in relation to the Bahamas Long Range Proving Ground in Ascension is considered a non-entitled organisation.
- 27. Any company operating in Ascension that meets the criteria of a non-entitled organisation and is not included on this list will nonetheless be treated as a non-entitled organisations, and will therefore be liable to be charged for medical and dental services rendered to its workers and any accompanying dependents.
- 28. Although this list of non-entitled organisations is indicative, it will be updated from time-totime for ease of reference.