WRITTEN QUESTION TO THE MINISTER FOR SOCIAL SECURITY
BY DEPUTY M.B. ANDREWS OF ST. HELIER NORTH
QUESTION SUBMITTED ON MONDAY 2nd NOVEMBER 2026
ANSWER TO BE TABLED ON MONDAY 9th NOVEMBER 2026

Question

"Will the Minister advise what actions, if any, are being taken to address the structural deficit in the Health Insurance Fund and will she state whether she is giving consideration to increasing the rate of Social Security contributions to address this deficit and, if so, when could such a change be implemented?"

Answer

Pressure on the Health Insurance Fund has been recognised by the Council of Ministers and highlighted in the Proposed Budget 2027-2030 (page 86), where it states

> *The ageing demographic, increasing levels of disease in our community, and improvements in available treatments, are increasing the cost of health and care services in Jersey – this includes the costs met by the Fund. These pressures will continue to increase in the coming years. Changes will be needed to pay for future health and care costs in a sustainable way. The Minister for Health and Social Services is working to forecast future healthcare costs across the whole health and care system. That forecast will inform decisions about how best to fund and provide healthcare in future. Those decisions may include reform of the Health Insurance Fund and transfer of the Fund from the Social Security Minister to the Health Minister. The Fund provides ring fenced funding for primary care services which are essential to the health of Islanders, but ring fencing introduces barriers which can act against the best interests of patients and can create disincentives to the effective use of public money. In the meantime, the current role of the Health Insurance Fund in subsidising the cost of specific primary care services will be maintained.*

There are no plans to increase Social Security contributions given that work is underway to forecast costs, consider health care models and funding options.