



Free Democratic Movement (FDM) Healthcare Policy

A Free, Competitive, and Accountable Healthcare System

Vision

The Free Democratic Movement (FDM) envisions a healthcare system that prioritizes individual responsibility, competition, and innovation, while ensuring affordable access for all Bermudians. Our healthcare model is designed to eliminate employment dependency, ensuring that healthcare access is a personal choice rather than a condition of employment. We commit to preserving the dual-payer model, rejecting government-controlled universal healthcare, and ensuring that mental health and substance abuse treatment are addressed as healthcare issues, not criminal ones.

Guiding Principles

- **Freedom of Choice** – Healthcare decisions should rest with individuals and families, not employers or government mandates. Individuals must have the autonomy to select their healthcare providers and determine the best care for their needs without external restrictions.
- **Transparency & Competition** – We believe that free-market competition and transparent, clear pricing will drive down costs and improve quality across the healthcare spectrum. By encouraging transparency, we empower consumers to make informed decisions that foster competitive pricing.

- **Accountability & Personal Responsibility** – Healthy lifestyles should be incentivized. Personal choices should have a direct impact on healthcare outcomes, rewarding responsible health management.
 - **Mental Health & Addiction Treatment** – We treat mental health and substance abuse as medical issues rather than criminal offenses, focusing on rehabilitation over punishment to better integrate sufferers into society.
 - **Efficient Use of Resources** – Our policy promotes private sector innovation and market competition, which will optimize healthcare spending and delivery, ensuring that resources are used efficiently and effectively.
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Policy Objectives & Actions

A. Market-Driven Reform

- **Pricing Transparency** – We will require all healthcare providers to openly publish their service costs by 2026, enabling patients to compare prices and make informed decisions.
- **Expand Competition** – We will remove barriers that restrict private clinics, independent hospitals, and direct-pay practices from entering and competing in the market, thereby reducing costs and expanding access.
- **Cash-Only Options** – Permitting medical practices to operate on a cash-only basis will lower administrative costs and improve efficiency by reducing the bureaucracy associated with insurance billing.
- **Portable, Personal Health Plans** – We will support legislation that allows individuals to purchase health insurance independent of their employment status, ensuring continuous coverage regardless of job changes.
- **Encourage High-Deductible & Catastrophic Plans** – We will promote affordable and customizable insurance options, providing essential coverage without excessive premiums.

B. Integrative & Preventative Healthcare

- **Expand Natural and Traditional Medicine** – We will officially recognize and integrate clinical nutrition, herbal medicine, and alternative therapies within the national healthcare system, acknowledging their potential to reduce long-term healthcare costs.
- **Community Health Clinics** – We plan to increase the number of local clinics providing preventative care, early disease detection, and wellness programs, making healthcare more accessible at the community level.
- **Workplace Wellness Incentives** – Encourage employers to offer health stipends, which employees can use toward purchasing their preferred healthcare services instead of traditional employer-based insurance plans.

- Preventative Education – Implement comprehensive national campaigns focused on nutrition, fitness, and disease prevention, aiming to reduce long-term health burdens across the population.

C. Insurance & Cost Control

- Independent, Individual Insurance Plans – Transition from an employer-based model to one where individuals maintain fully portable health coverage, supported by tax incentives for private insurance plans.
- Dual-Payer System – We commit to maintaining a dual-payer system that allows for private insurance-driven coverage with safety-net provisions for the indigent and elderly.
- Reform Health Insurance Models – Introduce mutual health insurance models where policyholders benefit from profits through dividends, reduced premiums, or enhanced benefits, promoting healthier behaviors and efficient healthcare usage.
- Eliminate Unnecessary Regulations – We will identify and remove restrictive laws that limit private health innovation and unnecessarily drive up costs.

D. Mental Health & Substance Abuse Reform

- Decriminalize Addiction – We will shift the perception of substance abuse to recognize it as a medical issue rather than a criminal offense, reallocating resources from incarceration to rehabilitation-focused programs.
- Mental Health Parity – We will ensure that mental health conditions and substance abuse disorders are treated with the same urgency and dedication as physical health issues, guaranteeing equal insurance coverage and adequate funding.
- Rehabilitation Over Punishment – Redirect law enforcement resources towards providing treatment-based solutions such as outpatient programs, therapy sessions, and job reintegration support for those affected.
- Community-Based Treatment Centers – We will support the expansion of non-governmental facilities that offer innovative addiction and mental health treatment programs, encouraging private sector involvement and innovation.

Immediate Actions

- 2026 – Mandate healthcare pricing transparency for all providers.
- 2027 – Launch a public health awareness campaign focused on preventative care, mental wellness, and addiction recovery.
- 2028 – Develop and implement a Mental Health & Addiction Reform Framework, shifting from punishment to rehabilitation-based models.
- 2029 – Restructure insurance incentives to promote tax-free health savings accounts (HSAs) and risk-based pricing models.

Long-Term Goals

- **Affordable, Non-Employer-Based Healthcare** – Ensure every Bermudian has access to personalized health coverage that is independent of their employment status, enhancing mobility and personal choice in healthcare.
- **Cultural Shift in Mental Health & Addiction Treatment** – Move away from the criminalization of mental health and addiction issues toward a more rehabilitative approach, ensuring that those struggling receive appropriate medical care rather than punishment.
- **A Competitive, Cost-Effective Healthcare Market** – Create a thriving private healthcare sector that ensures Bermudians receive the best possible care at the lowest possible cost.

Conclusion

By reducing government interference, encouraging market competition, and empowering individuals to take responsibility for their health, the FDM will build a freer, healthier, and more prosperous Bermuda. We will reform the insurance market, eliminate employment dependency in healthcare, and prioritize mental health and addiction treatment to create a healthcare system that truly serves all Bermudians.