

### 1.3 ILLNESS, DISABILITY AND HEALTH INSURANCE

#### 1.3.1 INCIDENCE OF ILLNESS AND DISORDERS ASSOCIATED WITH DISABILITY

The overall incidence of diagnosed illnesses related to a disability was 129.3 per 1,000 persons 5 years and older (see Table 1.3A). The male population showed a rate of 58.1 (3,762/64,746) per 1,000 persons 5 years and older in the total population compared to the female population, which was higher at 71.2 (4,607/64,746).

When considering just among males, the incidence of illnesses was 114.9 per 1,000 males aged 5+, while for females, the incidence is higher at 144 per 1000 females (see Table 1.3A).

Among the total population aged 5+, the highest three incidences of illnesses were diabetes (46.3 per 1,000 persons), arthritis (22.2 per 1,000 persons) and cataract (20.2 per 1,000 persons). Those top three rankings were consistent for females and Caymanians, but the ordering differed slightly for males and Non-Caymanians.

**Table 1.3A: Incidence of Diagnosed Illness (Persons 5+)**

Medically Diagnosed Illnesses	Total	Male	Female	Total	Male	Female
	#	#	#	Incidence of Diagnosed Illness or Disorder per 1,000 Males/Females		
<b>Population (5+ yrs)</b>	<b>64,746</b>	<b>32,745</b>	<b>31,980</b>			
<b>None</b>	<b>57,387</b>	<b>29,298</b>	<b>28,073</b>			
<b>Total Illness</b>	<b>8,372</b>	<b>3,762</b>	<b>4,607</b>	<b>129.3</b>	<b>114.9</b>	<b>144.0</b>
Diabetes	2,995	1,362	1,632	46.3	41.6	51.0
Arthritis	1,439	408	1,031	22.2	12.5	32.3
Cataract	1,305	610	695	20.2	18.6	21.7
Autism/Attention Deficit Hyperactivity Disorder	570	387	183	8.8	11.8	5.7
Stroke	384	203	181	5.9	6.2	5.7
Glaucoma	381	181	199	5.9	5.5	6.2
Spinal Cord Injury	247	103	144	3.8	3.1	4.5
Intellectual Disability	202	119	83	3.1	3.6	2.6
Alzheimer's Disease	193	82	111	3.0	2.5	3.5
Dementia	182	65	117	2.8	2.0	3.7
Head Injury	123	74	49	1.9	2.3	1.5
Meningitis	49	24	24	0.8	0.7	0.8
Congenital Brain Injury	45	20	24	0.7	0.6	0.8
Muscular Dystrophy	43	21	21	0.7	0.7	0.7
Neonatal Brain Injury	23	11	12	0.4	0.3	0.4
DK/NS	189	91	98	2.9	2.8	3.1

Components may not sum to the total due to DK/NS



The incidence of diagnosed illnesses among Caymanians aged 5+ was 193.4 per 1,000 Caymanians, more than three times that of Non-Caymanians with 56.2 per 1,000 Non-Caymanians (see Table 1.3B).

The higher incidence of diagnosed illnesses for Caymanians relative Non-Caymanians holds across all indicated types of the diagnosed condition.

**Table 1.3B: Incidence of Diagnosed Illnesses (Persons 5+)**

Medically Diagnosed Illnesses	Total	Caymanian	Non-Caymanian	Total	Caymanian	Non-Caymanian
	#	#	#	Incidence of Diagonosed Illness or Disorder per 1,000 Caymanian / Non-Caymanian		
<b>Population (5+ yrs)</b>	<b>64,746</b>	<b>34,501</b>	<b>30,245</b>			
<b>None</b>	<b>57,387</b>	<b>28,940</b>	<b>28,448</b>			
<b>Total Illness</b>	<b>8,372</b>	<b>6,673</b>	<b>1,699</b>	<b>129.3</b>	<b>193.4</b>	<b>56.2</b>
Diabetes	2,995	2,301	695	46.3	66.7	23.0
Arthritis	1,439	1,244	195	22.2	36.1	6.5
Cataract	1,305	974	331	20.2	28.2	10.9
Autism/Attention Deficit Hyperactivity Disorder	570	470	100	8.8	13.6	3.3
Stroke	384	347	38	5.9	10.1	1.2
Glaucoma	381	319	62	5.9	9.3	2.1
Spinal Cord Injury	247	210	38	3.8	6.1	1.2
Intellectual Disability	202	169	34	3.1	4.9	1.1
Alzheimer's Disease	193	147	46	3.0	4.3	1.5
Dementia	182	159	23	2.8	4.6	0.8
Head Injury	123	97	26	1.9	2.8	0.9
Meningitis	49	33	16	0.8	0.9	0.5
Congenital Brain Injury	45	40	5	0.7	1.1	0.2
Muscular Dystrophy	43	37	6	0.7	1.1	0.2
Neonatal Brain Injury	23	18	5	0.4	0.5	0.2
DK/NS	189	110	79	2.9	3.2	2.6

Components may not sum to the total due to DK/NS

### 1.3.2 DISABILITY

Among the population, some persons indicated having conditions that limit their activities, which amounts to an overall disability incidence of 147.2 per 1,000 persons aged 5 years and older. The top two disabilities were sight and lower limb (leg), with incidence rates of 37.2 and 33.0 per 1,000 persons, respectively.

Females had a higher incidence of disability (167.6 per 1,000) than males (127.2 per 1,000 males). This was reflected in all disabilities except hearing and communicating disabilities.



Caymanians generally had a significantly higher disability incidence rate (219.8 per 1,000 persons) among Caymanians aged 5 years and older than Non-Caymanians (64.2 per 1,000 persons) (see Table 1.3D).

**Table 1.3C: Disability by Sex and Status**

	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>Population (5+ yrs)</b>	<b>64,746</b>	<b>32,745</b>	<b>31,980</b>	<b>34,501</b>	<b>16,629</b>	<b>17,856</b>	<b>30,245</b>	<b>16,116</b>	<b>14,124</b>
<b>Total Disability</b>	<b>9,529</b>	<b>4,166</b>	<b>5,360</b>	<b>7,582</b>	<b>3,235</b>	<b>4,345</b>	<b>1,942</b>	<b>929</b>	<b>1,013</b>
Difficulty Seeing	2,406	1,050	1,355	1,687	711	975	716	338	379
Difficulty Walking/Climbing Stairs	2,139	778	1,361	1,858	667	1,191	280	111	169
Difficulty Remember/Concentrating	1,605	708	897	1,336	595	740	269	113	156
Difficulty Hearing	978	513	465	756	393	362	222	120	103
Difficulty Washing all Over	901	395	507	753	319	433	148	75	73
Difficulty with Upper Body Function	885	379	506	718	293	425	166	86	80
Difficulty Communicating/Speaking	614	344	271	474	256	218	140	87	53

Components may not sum to the total due to DK/NS

**Table 1.3D: Incidence of Disability by Sex and Status**

	Total			Caymanian			Non-Caymanian		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Incidence of Disability: per every 1,000 persons									
<b>Total Disability</b>	<b>147.2</b>	<b>127.2</b>	<b>167.6</b>	<b>219.8</b>	<b>194.5</b>	<b>243.3</b>	<b>64.2</b>	<b>57.6</b>	<b>71.7</b>
Difficulty Seeing	37.2	32.1	42.4	48.9	42.8	54.6	23.7	20.9	26.8
Difficulty Walking/Climbing Stairs	33.0	23.8	42.6	53.9	40.1	66.7	9.3	6.9	12.0
Difficulty Remember/Concentrating	24.8	21.6	28.1	38.7	35.8	41.5	8.9	7.0	11.1
Difficulty Hearing	15.1	15.7	14.5	21.9	23.6	20.3	7.3	7.4	7.3
Difficulty Washing all Over	13.9	12.1	15.8	21.8	19.2	24.3	4.9	4.7	5.2
Difficulty with Upper Body Function	13.7	11.6	15.8	20.8	17.6	23.8	5.5	5.3	5.7
Difficulty Communicating/Speaking	9.5	10.5	8.5	13.7	15.4	12.2	4.6	5.4	3.7

Components may not sum to the total due to DK/NS

### 1.3.3 HEALTH INSURANCE COVERAGE

A total of 64,084 or 93.1 percent of residents reported having health insurance coverage. At the same time, a mere 144 persons (0.2%) were deemed uninsurable, and 3,644 (5.3%) had no insurance coverage in 2021 (see Tables 1.3F and 1.3G). The overall coverage rate was slightly higher for females than their male counterparts, mainly due to health insurance coverage offered by the Cayman Islands government.

**Table 1.3F: Population by Health Insurance, Sex and Status**

Health Insurance Coverage	Total	Caymanian		Non-Caymanian					
		Male	Female	Total	Male	Female	Total	Male	Female
<b>Total</b>	<b>68,811</b>	<b>34,823</b>	<b>33,927</b>	<b>36,808</b>	<b>17,797</b>	<b>18,987</b>	<b>32,003</b>	<b>17,026</b>	<b>14,940</b>
Have Insurance	64,084	32,235	31,819	33,517	15,960	17,538	30,568	16,276	14,281
Domestic Provider	50,672	26,047	24,606	23,592	11,405	12,176	27,080	14,642	12,430
CI Government	12,433	5,693	6,730	9,492	4,341	5,143	2,942	1,352	1,588
Overseas provider	980	495	483	433	214	220	546	282	263
Uninsurable	144	82	62	103	58	45	42	24	17
Have no Insurance	3,644	2,016	1,622	2,719	1,536	1,179	926	480	443
DK/NS	938	489	423	470	243	225	468	246	198

**Table 1.3G: Population by Health Insurance, Sex and Status, Percent**

Health Insurance Coverage	Total	Caymanian		Non-Caymanian					
		Male	Female	Total	Male	Female	Total	Male	Female
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Have Insurance	93.1	92.6	93.8	91.1	89.7	92.4	95.5	95.6	95.6
Domestic Provider	73.6	74.8	72.5	64.1	64.1	64.1	84.6	86.0	83.2
CI Government	18.1	16.3	19.8	25.8	24.4	27.1	9.2	7.9	10.6
Overseas provider	1.4	1.4	1.4	1.2	1.2	1.2	1.7	1.7	1.8
Uninsurable	0.2	0.2	0.2	0.3	0.3	0.2	0.1	0.1	0.1
Have no Insurance	5.3	5.8	4.8	7.4	8.6	6.2	2.9	2.8	3.0
DK/NS	1.4	1.4	1.2	1.3	1.4	1.2	1.5	1.4	1.3

Components may not sum to the total due to DK/NS

Caymanians had an overall healthcare coverage of 91.1 percent, slightly lower than the national health insurance coverage ratio. Male Caymanians were likely to have lower coverage rates (89.7%) than female Caymanians (92.4%).

Non-Caymanians had a higher health insurance coverage of 95.5 percent vis-a-vis the national and Caymanian coverage ratios. Male Non-Caymanians were equally likely to have health insurance as female Non-Caymanians.

Conversely, the percentage of uninsurable Caymanians (0.3%) is higher compared to the national ratio (0.2%) and the Non-Caymanian ratio (0.1%).



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Overall, 18.1 percent of all residents had health insurance provided through the government, with a higher ratio (25.8%) among Caymanians than Non-Caymanians (9.2%).