

“Achieving a quality, equitable and sustainable health system”

Premium Increases

On 1st April the price of the minimum insurance package increased 20%, from \$271.61 to \$325.84 (which is split equally between employer and employee). This Standard Premium Rate (SPR) is calculated by BHeC’s actuaries based on prior years’ claims experience of all private and public insurers, and projected use of services. This year’s increase is largely due to historical utilization trends. BHeC publishes the Actuarial Review report annually. Watch this space for the upcoming publication.

Complaints

In fiscal year 2012-13 BHeC received 28 complaints. Complaints were about:

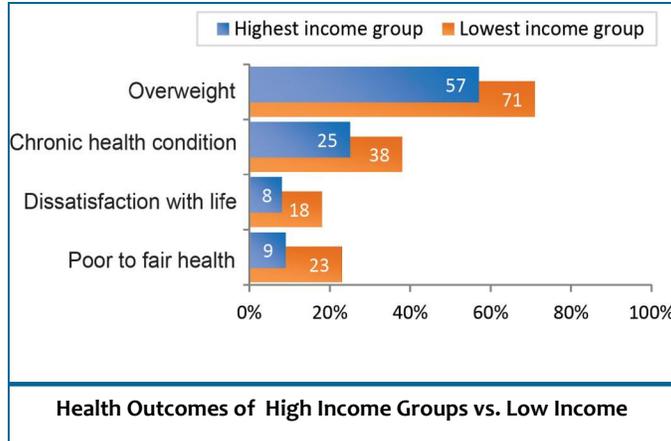
- 12 (43%) on Cost/Fee/Billing
- 8 (28%) on Employers’ Insurance Compliance
- 3 (11%) on Clinical & Quality Matters
- 3 (11%) on Insurers’ Regulations
- 2 (7%) on Claims Regulations

Standards of Practice

Bermuda’s legislation provides for all regulated health professionals to have standards and codes of practice. The Bermuda Medical Council (BMC) and BHeC have collaborated to develop Standards of Practice (SOP) for physicians. Standards of Practice (SOP) provide the framework for professional conduct, and assist in promoting quality assurance and managing complaints. Section 1 (c) (ii) of the Medical Practitioners Act 1950 grants authority for BMC to issue SOP. The SOPs have been developed in consultation with the physicians and there has been overwhelming support. BHeC has been approached by other health professions for SOP development and we look forward to working with them.

Bermuda’s Health Disparities

In March, BHeC published a semi-annual report for Bermuda – the Health Disparities Report 2013. It provides an unprecedented look at inequalities on the island in four areas: health outcomes, access to healthcare, health



-related behaviours and health expenditure. These areas were analysed by demographic groups such as age, gender, race, marital status, household income, education and employment status.

The report, which is based on analysis of data from the 2011 Adult Health Survey and a spe-

cifically-commissioned survey by BHeC on household health expenditure, found that less educated and lower income residents have poorer physical and mental health. This includes lower life satisfaction, less social support, higher incidence of chronic conditions, more disability and

obesity; and less use of health services. Persons of higher income and education, however, are more likely to binge-drink and those of higher-education are more likely to drive drunk.

Race, on the other hand, was associated with few health inequalities. The report is intended to inform the healthcare community of gaps in the health system in order to guide policy development and programme design. For the full report visit: www.bhec.bm

Cost Containment Update



To contain health costs, BHeC in consultation with insurers, physicians, BHB and other stakeholders is implementing the Home Medical Services

(HMS) benefit as per Section 3 (xv) of the Health Insurance Standard Hospital Benefit) Regulations 1971. This benefit will allow insured patients discharged from the hospital to receive care at home covered by insurance, if referred by their physician. Care must be delivered by approved providers in the patient’s home and includes services such as IV antibiotic therapy, wound care, and cath-

ter changes. The HMS benefit will be available soon, which is great news for patients, providers and Bermuda’s health system.

Visit our web site at www.bhec.bm for all our publications and updates

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