

# MEMORANDUM

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**DATE:** 11<sup>th</sup> January 2019  
**TO:** Health Service Providers; Insurers  
**FROM:** Bermuda Health Council  
**RE:** Claims Requirement Updates 2019- Total Fee Amount Charged

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The Bermuda Health Council in collaboration with health system partners is working to enhance claims processes within the system with a focus on coding standardization and process improvement. It is common practice for health service providers to submit claims for only the amount to be reimbursed by an insurer based on the patient's individual plan.

Please take note that on **1<sup>st</sup> April 2019** the Bermuda Health Council will be enforcing section 4(1)(b) of the Health Insurance (Health Service Providers and Insurers)(Claims) Regulations 2012 (the Act).

#### Section 4(1)(b)

- *A health service provider must submit a claim, whether electronic or paper-based, to an insurer –*
  - *(b) which contains all the data referred to in Schedule 1*
  - *Schedule 1 (no. 13) – Total fee amount charged*

This means that all health insurance claims will be required to list the **total fee amount charged** to be eligible for insurer reimbursement. Total fee amount charged should include itemized costs to support proper accounting records and keep consumers and payers fully informed. Doing so will increase fair trade practices within the health industry, and strengthen compliance with consumer protection laws. Enforcement of this clause will:

1. Allow for patients to know the full cost of services received and how much of that service has been covered by their insurer
2. Let patients confirm that the copay amount charged to them is accurate
3. Enhance regulatory enforcement of section 3(1)(b) – *a health service provider must not require the person to pay the insured portion of a procedure unless granted permission by the Bermuda Health Council*
4. Encourage fair competition between businesses

Please provide any written feedback to this notice to [healthcouncil@bhec.bm](mailto:healthcouncil@bhec.bm) by 1<sup>st</sup> February 2019.

Sincerely,



Lynniece Warren  
Program Manager