

Home Care Provider FAQs

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General Information

What is the purpose of the Personal Home Care Registry?

The purpose is to create a vetting process of home care providers for the government payers to reimburse care providers of good standing, and thereby protect vulnerable persons of the public who may need home care services. The Bermuda Health Council (BHeC) manages the personal home care provider registry.

Who are the government payers?

The government payers are:

- Health Insurance Department (HID) - HIP and FutureCare plans,
- Dept. of Financial Assistance (DFA), and
- Dept. of Social Insurance's (DOSI) War Veterans Benefit provides for home care benefits on behalf of their clients.

Why register?

Registration is for caregivers and agencies providing care to someone in their own home, not other care settings. In order to receive claim reimbursement from one of the government payers a caregiver **MUST** have active, approved status on the Health Council Personal Home Care Registry.

Care Agencies must have an up to date Provider Advantage Program Registration and approval from the Home Care Team at the Bermuda Health Council.

***Please note:** Nursing Associates and RNs **MUST** register in 2 ways:

1. First with the Bermuda Nursing and Midwifery Council (BNMC) to obtain a license to practice nursing in Bermuda;
2. And then with Bermuda Health Council to register as a home care provider in a person's private home.

Who can register?

Individuals may register as a self-employed person provided they are fit and proper, and meet all eligibility requirements. Persons with criminal convictions or history of senior abuse may not be eligible.

Care Agencies should register and complete the registration process through the Bermuda Health Council.

Individual Registration

What documents are required to register as an individual?

This information below is for NEW and RENEWING applicants.

| | Personal Caregiver Persons caring for their family member or an independent caregiver who does not have formal training. | Skilled Caregiver Nursing Associate or Registered Nurse (RN or EN) |
|---|--|--|
| 1. Resume Resume of past work experience | ✓ | |
| 2. Reference You may use a reference that has been previously written or download the reference template Click here for reference template | ✓ | ✓ |
| 3. Medical Certificate Click here for medical certificate template | ✓ | ✓ |
| 4. Copy of Photo ID Upload a photo or copy | ✓ | ✓ |
| 5. Criminal Record check Must be of the past 7 years – by BDA Police Service or Magistrate Court– issued within the last 12 months | ✓ | ✓ |
| 6. CPR Must be up to date. If your CPR expires and you do not update it in the online system, your payments may be suspended. | ✓ | ✓ |
| 7. Work permit/spousal letter/PRC (if applicable) Upload a photo or copy | ✓ * | ✓ * |
| 8. Bermuda Nursing Council License Card | | ✓ |

* Signifies “if applicable”



Where do I register as an individual?

To register as a home care provider visit www.helpingservices.bm .

How do I register?

Pre-application

1. Determine which type of Care Provider you are applying for-
 - a. Personal caregiver individual caregiver or family caregiver
 - b. Skilled caregiver – Nursing Associate, Geriatric aid, Nursing Assistant (Must be registered with the Bermuda Nursing and Midwifery council)
 - c. Nurse - RN/EN (Must be registered with the Bermuda Nursing and Midwifery council)
2. Ensure you have **ALL** the required documents as listed in the: *What documents are required to register as an individual* section above.

[Click here to view a video of the step by step application process](#)

Application Process

1. Ensure you have **ALL** the required documents
2. Once **ALL** these documents are prepared and available, you will need to create an account on the www.helpingservices.bm website, select “create an account/login”

If you have previously logged in, sign in using the email and password you used to create your account.
If you do not remember your password, select “Forgot password” below the registration box. An email will be sent to you to reset your password.
3. Complete the first page application and click “Proceed” to save the information.
***Be sure to enter your name at the top of the page.** This part is often missed.
4. Read and Check online screening questions and declarative statement, click SUBMIT to indicate your signature.
5. Continue through the application and upload your documents on the final page. Documents can easily be uploaded on the computer from a pdf, jpeg, or other file on your computer. You may also use the camera on a cell phone and take a photo, and use the website upload button to select your photos, and insert into your application. Ensure the photo is clear and all details are visible. **We do not accept paper applications.**

6. Click “Submit” to submit your application. Once submitted and all requirements are confirmed, your application will be reviewed, and approved applicants will receive a letter via email confirming their registration.

How do I know when I am approved as a home care provider?

Approval letters are emailed once all documents are reviewed and verified.

This may take 3-7 business days. The approval letter will include your approval date, type of caregiver, and the registration expiry date.

You should keep a copy of this letter to show potential clients if requested. Your submitted application **MUST** be completed before it is reviewed or approved. There is no backdating. Incomplete applications will delay review and approval.

When does my home care provider registration expire?

Once approved, your home care provider registration expires in 2 years, or, if you are a licensed nursing professional, on the same date when your nursing license expires, whichever comes first.

When do I need to update my profile or renew my registration?

You are responsible to update/renew your profile online when there are changes to your contact info, and all documents need to be renewed every 2 years.

What if I am already registered as a Nursing Associate or Nurse?

Registration with the Bermuda Health Council is separate from the Bermuda Nursing and Midwifery Council (BNMC) license and specific to providing care in a person’s private home.

If you are planning to register for home care as a skilled caregiver, Nurse Associate (NA) / Geriatric Associate (GA), or Nurse (RN, EN), your BNMC license **MUST** be current.

What if my license as a nursing associate or nurse has lapsed?

Once your BNMC license lapses, if you are registered with Bermuda Health Council as a skilled care provider, you are **no longer eligible to submit claims**, as this requires you to maintain current BNMC license.

The scope of practice and responsibilities of the nursing profession are regulated by the Bermuda Nursing and Midwifery Act. Only providers who are current in their



licensure with the Bermuda Nursing and Midwifery council may represent themselves to the public as such.

Agency Registration

How do I register a Home Care Agency?

Home Care agencies MUST register their business with the Bermuda Health Council. To register [click here](#) . Agencies will need to submit the following details during the application process and must have the following information on file for each of their staff:

| | |
|--|--|
| 1. Full employee listing | |
| 2. Screening questions and Declarative Statement | Each employee should complete this form. Click here |
| 3. Medical Certificate | Click here for medical certificate template |
| 4. Copy of Photo ID | Each employee |
| 5. Criminal Record check | Must be of the past 7 years – by BDA Police Service or Magistrate Court– issued within the last 24 months |
| 6. Work permit/spousal letter Copy of work permit, spousal letter or PRC. (if applicable) | For work permit holders- a copy of the work permit is required that identifies the: <ul style="list-style-type: none"> • Employer as either the person/family receiving the care, or the home care agency, • Role of the care provider, • Date of issue and expiration. |

*All employees listed on the employee listing form should also be registered with the Bermuda Health Council as individual providers.

The Agency is responsible for making sure the employee is eligible to provide care according to requirements and that the caregiver is also independently registered. See the FAQ page for details on individual registration requirements for caregivers.

<https://helpingservices.bm/registration-process-2/> .

For the purpose of registration the agency must provide a letter on official letterhead and signed by the lead coordinator or owner, acknowledging that the agency and its

representatives agree to comply with the requirements outlined. The Agency will be responsible for having copies of up to date employee documents on file for immediate access that must be presented in event of an audit.

- a. Meaning that employee documents do not need to be submitted as part of the home care agency online registration application.
- b. If an employee is on a work permit, it must be current, state the employee is employed by the agency, and agency has copy on file.
- c. Nursing associates or registered nurses MUST have current Bermuda Nursing Council registration to practice and receive reimbursement for home care services.
- d. All caregiving staff should be registered independently and can complete their registration via <https://helpingservices.bm/register/> . Information on how to register can be found via <https://bhec.bm/home-care-provider-registrations/> .

Audits of home care agency employee records will be conducted without advance notice, and incomplete records may result in suspension of agency registration.

As a Home Care agency what if my employee listing changes?

The Home care agency owner/admin will need to submit an up to date employee listing form every 6 months for any new or terminated employees. This can be emailed to registrations@bhec.bm. The agency should keep an accurate account of hired and terminated employees annually.

Payments from Insurers

Okay, I have been approved as a home care provider. How do I get paid?

As a home care provider your payments for service should be determined as part of the service care agreement (Contract) you make with a client.

Your payments may come from more than one source depending on your client. Payments or reimbursements from the government payers are on behalf of the policyholder.

*The policyholder employs the home care provider, not the government.

- HID Policyholders require prior approval, and a nursing care needs assessment for the Personal Home Care Benefit.
- Go to: <https://www.gov.bm/personal-home-care-benefit> for details, and claim forms you will need. Department of Financial Assistance (DFA) and War Vet clients have eligibility and approval criteria as well so it is best for the client to check with these departments directly.

Most claims should be submitted to the Health Insurance Department, however some DFA or War Veteran clients do not qualify for the Health Insurance Department's (HID) Personal Home Care Benefit. The DFA or War Vet case worker may direct the client to submit these claims directly to their office.

You may also need to submit invoices to your client for any charges not covered by their home care insurance/government benefits. Your invoices need to show for each time worked the total amount charged, the amount reimbursed from their government benefit, and the remaining balance due.

What do I need to know as a home care provider to submit proper claims to the government payers?

All health care providers are responsible and accountable for the claims submitted in their name.

Home care providers may only bill for services they delivered directly. You may not submit claims in your name as the provider if someone else is providing the care

If you are registered with The Bermuda Health Council (BNMC) as a skilled care provider, you are **no longer eligible to submit claims** if your BNMC license lapses, as you are required to maintain current BNMC license.

Home care providers may only bill for services they delivered directly. You may not submit claims in your name as the provider if someone else is providing the care.

Important notes around payments

- You may only submit a claim for actual dates and times of service that you provided care to the client.
- You may also need to submit invoices to your client for any charges not covered by their home care insurance/government benefits.
- Your invoices need to show for each time period: the total amount charged, the amount reimbursed from their government benefit, and the remaining balance due.
- Home Care providers are not permitted to ask for upfront payments from clients before service is delivered.
- The scope of practice and responsibilities of the nursing profession is regulated by the Bermuda Nursing and Midwifery Act. Only providers who are current in their licensure with the Bermuda Nursing and Midwifery council may represent themselves to the public as such.