



# BERMUDA HEALTH INSURANCE DEPARTMENT

## ANNUAL REPORT



GOVERNMENT OF BERMUDA  
Ministry of Health and Seniors  
**Health Insurance Department**



# YOUR HEALTH MATTERS

Welcome to the Health Insurance Department's first annual report for policyholders of **FutureCare** and the **Health Insurance Plan ("HIP")**. This report is our way of keeping you informed of what's new in your plan and reminding you of some of your benefits. Your health matters to us and we hope that your plan benefits help you enjoy life to the fullest.



## WHAT'S NEW

There's good news to report for the period that started from April 1, 2016.

New medical benefits have been added to your plan as a result of island-wide changes in the health insurance system.

The new benefits cover:

- **Hospital stay:** Your plan covers the extra daily room rate for a semi-private or private room if you are hospitalized in Bermuda. Access to semi-private or private rooms is dependent on availability and the level of care required.
- **Zio Patch:** A device that continuously monitors a patient's heartbeats for more accurate diagnosis of heart rhythm conditions.
- **Peripheral artery disease screening:** Screening and diagnostic services for reduced blood flow to limbs from plaque.
- **Plasma exchange:** Cleans the blood by extracting and replacing plasma to treat patients with long-term immune or blood conditions.
- **High-risk podiatry:** Podiatry care for patients at risk for lower limb amputations due to peripheral disease and non-healing wounds.

**2** Your monthly premiums will not change for the period from April 1, 2016 to March 31, 2017. For FutureCare, the monthly premium is \$504.21 per person.

For HIP, the adult monthly premium is \$433.31 and the youth monthly premium is \$190.00.

We were able to add new benefits – and maintain premiums at current rates – thanks to funding from the Government of Bermuda and the Mutual Reinsurance Fund (MRF). It also helped that there were no fee increases applied by the Bermuda Hospitals Board (BHB).

### DID YOU KNOW?



Plaque is made up of fat, cholesterol, calcium, fibrous tissue, and other substances in the blood related to chronic health conditions such as high cholesterol, diabetes, and smoking.

# PERFORMANCE HIGHLIGHTS

Here's how the plans made a difference to FutureCare and HIP policyholders during the 2015/2016 year.

THE NUMBER OF POLICYHOLDERS CONTINUED TO GROW

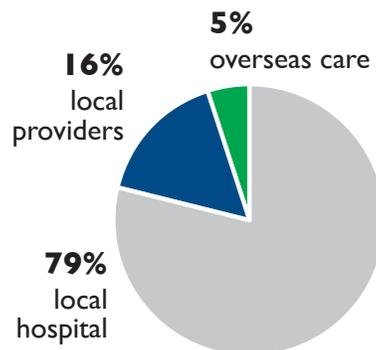


THE NUMBER OF INSURED POLICYHOLDERS GREW BY 6.8% FROM APRIL 2014 TO APRIL 2015, AND 5.5% FROM APRIL 2015 TO APRIL 2016.

## \$87.8 MILLION PAID IN CLAIMS OVER APRIL 1, 2015 TO MARCH 31, 2016

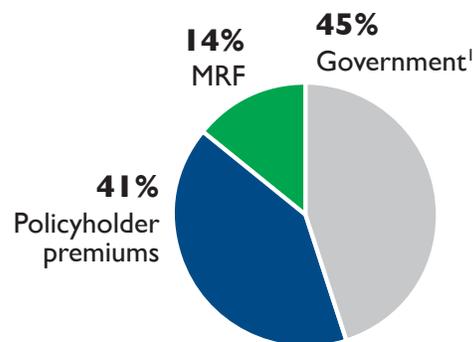
This is the amount that the Health Insurance Department paid for products and services used by policyholders during the year. It includes claims covered by the Government subsidy. The total amount paid in claims increased by 6% over the previous year.

### HOW THE MONEY WAS SPENT



The majority of policyholders' healthcare was provided at the local hospital (the BHB).

### WHO PROVIDED THE FUNDING FOR POLICYHOLDER CLAIMS



Policyholder premiums have been deliberately kept as low as possible to ensure that the majority of residents can purchase insurance coverage. Premiums would be 2.5 times higher than the current rate were it not for the funding from the Government and the MRF. The MRF is a fund to which all insured people in Bermuda contribute. The money in the MRF is used to fund various elements of healthcare, including subsidizing insurance plans for people unable to access coverage under private plans.

<sup>1</sup> This includes the subsidy provided by the Government on eligible claims for persons age 65 and over.

# AN UPDATE ON OUR CARE MANAGEMENT INITIATIVE

In 2014, the Health Insurance Department introduced a new Care Management strategy designed to improve the quality and accessibility of healthcare services – and to ensure you receive healthcare that delivers the best possible outcomes.

## The key elements of the Care Management Initiative include:

- Better collaboration between healthcare providers, facilities, government, and policyholders to improve your overall healthcare experience
- Improvements in clinical assessment processes to ensure you receive the healthcare you truly need
- Expansion of our healthcare provider network to include personal home caregivers and adult day care facilities to support you at home and in the community
- More effective hospital discharge planning for long-stay patients
- New benefits to manage and reduce chronic illness among our policyholders

The Care Management Initiative will help us better deliver healthcare that focuses on our policyholders. Our commitment to continuous improvement is in the spirit of strengthening your overall health and wellbeing now and in the future.

## UPDATE ON PERSONAL HOME CARE BENEFIT

Introduced in 2015, the Personal Home Care Benefit assists FutureCare and HIP policyholders with the costs of home healthcare – so you can stay in your own home instead of a hospital or other facility as you get older or recover from an illness or injury. The benefit covers support such as skilled nursing or nursing aide visits, personal caregiving services, and adult day care services.



Eligible policyholders must apply for the benefit and undergo an assessment that can take up to 4 weeks to complete. Home care agencies and providers must also be approved by the Health Insurance Department beforehand. We began assessing and approving benefit applicants and providers in late 2015.

As of April 1, 2016, 84 policyholders have been approved for the following Personal Home Care benefits:	Day Care	→	334 days
	Personal Caregiving	→	3173 hours
	Skilled Caregiving	→	169 hours

# SPOTLIGHT ON WELLNESS

If you're looking to make a lasting, positive lifestyle change, the wellness promotion benefit may be just what you need to get started.



The Wellness Promotion Benefit was another benefit introduced in 2015 to encourage healthier habits and lifestyles.

If you have a chronic disease, the Wellness Promotion Benefit covers various programs to help you, including support for asthma, nutrition, diabetes, lifestyle counselling, fall prevention and counselling for smoking cessation. The benefit covers 80% of each visit (or session) to a maximum of \$35, and allows for six visits (or sessions) per year.

## TIPS FOR HEALTH AND GETTING THE MOST VALUE FOR YOUR MONEY

Staying healthy is one of the best ways to save your healthcare dollars. The Department of Health recommends that you:

- ✓ Commit to a healthy lifestyle
- ✓ Visit your doctor for regular check-ups
- ✓ Know and maintain healthy numbers for body mass index (BMI), blood sugar, blood pressure and cholesterol



For more health tips, visit the Bermuda Health Council website at <http://www.bhec.bm/for-the-public/tips-for-the-public/>

# IT'S IMPORTANT TO TAKE AN ACTIVE ROLE IN YOUR HEALTHCARE

If you need to seek advice or treatment from a health professional, there are some things you should do or think about in advance. Here are some examples:

- Review your FutureCare or HIP benefits so you know exactly what's covered and what's not. For example, visits to certain specialists (with the exception of BHB-employed specialists) are only covered when referred by a general practitioner. If you can't find your benefits booklet, go to the Government website at <https://www.gov.bm/residents/health/health-insurance> for details on your coverage.
- It's a good idea to compare costs between providers. There is a limit as to how much your health insurance plan will cover. A bit of "comparison shopping" can help keep your out-of-pocket expenses to a minimum.
- Make the most of your time with your health professional by:
  - Writing down your questions beforehand;
  - Openly sharing your health and medical information;
  - Listening carefully and taking notes if necessary; and
  - Asking clarifying questions during your visit to ensure you understand any diagnoses, recommended tests or treatments, and their associated risks.
- FutureCare policyholders have prescription drug coverage for up to \$2,000 per year. However, generic drugs are covered at a higher rate (100% reimbursement) than brand-name drugs (80% reimbursement). Be sure to specify that you want the generic equivalent of a drug if it is available.



**QUESTIONS?**  
We're here to help.

If you have any questions on your FutureCare or HIP benefits, please call 441-295-9210.



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