



GOVERNMENT OF BERMUDA

# HIP & FUTURECARE PERSONAL HOME CARE BENEFIT GUIDE

Health Insurance Department, Ministry of Health & Seniors

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Health Insurance Department  
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All forms required for policyholders and providers are included in this Guide.

You can also obtain the forms from the website: [www.gov.bm/personal-home-care-benefit](http://www.gov.bm/personal-home-care-benefit), or directly from the Health Insurance Department.

**For more information contact:**

Health Insurance Department,  
Sofia House, 2nd Floor,  
48 Church Street, Hamilton

**Mailing Address:**

Health Insurance Department  
P.O. Box HM 2160, Hamilton HM JX  
HM 12

**Phone:** 441-295-9210

**Fax:** 441-295-9213

**Email:** [hip@gov.bm](mailto:hip@gov.bm)

**Website:** [www.gov.bm](http://www.gov.bm)

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## Benefit Overview

The Personal Home Care Benefit (PHC) was introduced in 2015 as a HIP and FutureCare benefit under the Health Insurance Act 1970.<sup>1</sup> The Benefit assists FutureCare and HIP policyholders with the costs of personal care services in their home.

- The benefit requires a **'Request for Benefit'** by the policyholder, their family or healthcare provider on their behalf.
- **Prior approval** by the Health Insurance Department (HID) Nurse Case Manager team is necessary to start any payments under this benefit.
- **Caregiving Providers** must be registered to be paid by this benefit.
- The specific type and amount of services the policy holder may be covered for under this benefit is determined by an individual assessment of the policy holder's care needs.
- This benefit does not cover rest home or nursing home care.

### Type and Services of Personal Home Care Benefit

#### Maximum Limits\*

Care Provider	Type of Care	Reimbursed Rate	Quantity
Personal Caregiver	Assistance with personal care and /or dementia care	\$15/hr	40 hr/wk
Skilled Caregiver (Nursing Associate/Geriatric Aide)	Assistance with personal care, health monitoring, dementia care for those with fragile health status	\$25/hr	14 hr/wk
Registered Nurse	Assessments of health conditions, treatments , wound care, care planning , education of other care givers	\$75/hr	12 visits/yr
Day Care Program	Social and recreational activities	\$25/half day or \$50/day	\$200/wk

**\*This benefit has a maximum benefit limit of \$60,000 per policy year for any combination of services.**

<sup>1</sup> S.9B Health Insurance (FutureCare plan) (Additional Benefits) Order 2009 and S.13A Health Insurance (Health Insurance Plan) (Additional Benefits) Order 2009

## Policyholders - How to receive the Benefit

### Eligibility Criteria:

To receive this benefit the policyholder must:

- Have an ongoing HIP or FutureCare policy for at least one year;
- Be unable to care for their personal care needs in two or more areas, or, have dementia plus one other personal care need. Examples of personal care needs are: bathing, dressing, moving, eating, and toileting;
- Agree to ongoing case management; and
- Be able to hire and manage their caregiving provider(s) or have a responsible person to do this for them.

### How does the benefit work?

1. Complete the [Personal Home Care Services Request for Benefit form](#) (in this guide).
2. An HID Nurse Case Manager will arrange for a home or hospital assessment.
3. If approved for the benefit, a benefit approval letter/email will be given to the policyholder with information about the type and amount of care covered by the benefit.
4. The benefit starts from the date the policyholder is approved.
5. The policyholder, or their responsible person, must find and hire a **registered caregiving provider** (See the Sample Client and Caregiving Provider Contract in this Guide recommended to be completed when hiring a caregiving provider).
6. The policyholder, or their responsible person, must review and sign every Claim Form submitted by the caregiving provider to HID for payment.
7. The benefit only pays for approved services at set rates. HID pays the caregiving provider directly. **Any services or charges that are more than what the policyholder is approved for are the policyholder's responsibility.**

### Caregiving Providers

Caregiving providers must be registered with Ageing and Disability Services (ADS) and HID to receive payment from the Benefit.

- For a list of registered caregiving providers go to: <https://www.gov.bm/personal-home-care-benefit> or contact ADS directly: [ads@gov.bm](mailto:ads@gov.bm).
- To learn how to register go to the **Personal Home Care Services Providers** section of this Guide.

## Personal Home Care Services Providers

HID pays providers of personal home care services (caregiving providers) directly for services delivered to the policyholder approved for the Benefit.

### **Caregiving providers must be registered in order to receive payment.**

Family and friends may register as a caregiving provider if they meet the registration requirements.

There are 4 different types of caregiving providers:

1. Personal Caregivers
2. Skilled Caregivers (Nursing Associate/Nursing Assistant/Geriatric Aide)
3. Registered Nurses
4. Day Care Programs

### Steps for Registration

1. Complete the appropriate registration form:

Registration Form	Provider Type
<a href="#">Self-Employed Caregiver Application Form</a>	<ul style="list-style-type: none"><li>• For all self-employed caregiving providers (See page 23 in Appendix III)</li></ul>
<a href="#">Home Care Agency Application Form</a>	<ul style="list-style-type: none"><li>• For the Agency. The Agency's caregiving providers are registered by the Agency as part of their application. If their staff are to be paid directly by the benefit, the staff must register individually via the self-employed caregiving provider application (See page 26 in Appendix III)</li></ul>
Day Care Programs	<ul style="list-style-type: none"><li>• Providers must be registered as a residential care home or nursing</li></ul>

2. Complete the [HID Electronic Payment Agreement Form](#). (included in this Guide)
3. Submit all forms and supporting documents to: [ads@gov.bm](mailto:ads@gov.bm) or  
**Ageing and Disability Services**  
Ministry of Health and Seniors  
Continental Building,  
25 Church St.  
Hamilton HM12
4. Once the applications are approved, HID will send a welcome kit.

## Caregiving Provider Payment Process

To be paid for caregiving services by the Health Insurance Department (HID), the following steps **must** be completed:

1. **Submit a claim to HID:** this can be at any point after the services have been provided – daily, weekly, every two weeks, monthly, etc. The frequency of submitting claims is an agreement made between the policyholder, or their responsible person, and the caregiving provider.
2. **Complete:** the [Personal Home Care Services Claim Form](#) for each policyholder.
  - If a Provider has more than one policyholder client, a [Personal Home Care Services Claim Form](#) (included in this Guide) must be completed for each client.

**NOTE:** Claims submitted that are not submitted correctly and/or are incomplete will be denied.

3. **Submit:** the completed Personal Home Care Claim Form to the Health Insurance Department via:
  - **Email:** [hip@gov.bm](mailto:hip@gov.bm) In the subject line put: *Claim for Personal Home Care Services – Provider or Caregiver Name* ; or
  - **Hand Deliver to:** Health Insurance Dept., Sofia House, 2nd Floor, 48 Church St, Hamilton; or
  - **Mail to:** Health Insurance Dept., PO Box HM 2160, Hamilton HM JX

**NOTE:** Claims for policyholder's eligible for War Vets or Financial Assistance Home Care benefits, must be submitted to HID. HID will send the uncovered portion to other departments for review.

4. Approved claims are paid to the caregiving provider by an electronic transfer.
  - The transfer is made to the bank account provided on the [HID Electronic Payment Agreement Form](#) submitted as part of the Ageing and Disability Services (ADS) provider registration.
5. HID will send the caregiving provider (or Agency) an Explanation of Payment and/or Benefit.
  - These are sent via email or paper in the event that the caregiving provider does not have an email address.

**NOTE:** The average turnaround time, from when the claim is submitted properly to HID and payment is approximately 14 calendar days.

## Caregiving Claim Form Guidance and examples

All fields in the [Personal Home Care Services Claim Form](#) (included in this Guide) must be filled-in for the claim to be deemed complete:

1. Ensure the policyholder and caregiving provider information is complete.
  - **Place of Service:** check the applicable box to indicate where the services were provided.
2. At the end of each day or session, the caregiving provider fills-in the following information:
  - **Date**
  - **The CPT code:**
    - The codes are at the top of the form. The code to be used is based on the approved type of care provided, not the qualifications of the provider. The policyholder's approval letter/email states their approved type of care.
    - In some cases, more than one type of care may be approved and provided by one care provider. For example, a Nursing Associate may provide both the personal caregiving (G0156) and the skilled caregiving (S9122) for the same policyholder. The caregiving provider records on a separate line on the same time sheet the hours worked each day by CPT code.
  - **Start time**
  - **Stop time**
  - **Total hours worked per day**
    - The hours recorded **must** be a full hours; partial hours cannot be accepted
  - **Indicate the hourly rate charged for services**
    - For a daycare program put the rate charged by day or half day.
    - For caregiving providers who deliver more than one type of care and charge different rates- indicate each rate in relation to type of care.
  - **Charges per day:** charges are calculated by multiplying the Total Hours by the Hourly Charge.
3. The provider signs the form at the end of the pay period.
4. The policyholder (or their responsible person) must also review the content of the form and sign, when in agreement.

**NOTE: Incorrect or incomplete claims will be rejected.**

See the examples of completed forms and explanations.

For more information about the payment process, see the [Frequently Asked Questions](#) in this guide or contact HID directly.



## Example 1: Personal Home Care Claim Form – Self Employed Caregiving Provider

Policyholder, John C. Smith, is approved for 14 hours of personal caregiving and 4 hours of skilled caregiving services per week. Jane P. Doe is a registered Skilled Caregiving Provider and charges \$18 per hour for personal caregiving and \$25.00 per hour for skilled caregiving.

- On Jan 4<sup>th</sup> Jane Doe provided personal caregiving services from 9 am-12:30 pm or 3.5 hours in total. She also did 2 hours of skilled caregiving services from 1:00 PM to 3:00 PM.
- On the first line of the claim form, she enters her personal caregiving hours using CPT Code G0156. On the second row, she enters the same date and the start and end times for the hours she worked as a skilled caregiver and uses CPT code S9122.
- On the first line, her total hours were 3.5. However, she needs to report whole hours. As the partial hour was 0.5 hour or more, she rounded up to 4 hours. If the partial hour was less than 0.5 hours, she would have rounded down.
- On the second line, her total hours were 2.
- The hourly charge for personal caregiving - \$18.00 - is entered on line 1 for January 4<sup>th</sup>. Her hourly charge for skilled caregiving is \$25.00 and is entered on line 2 for January 4<sup>th</sup>.
- Jan 4<sup>th</sup> charges: line one are 4 hours multiplied by \$18.00 for a total of \$72.00
- Jan 4<sup>th</sup> charges: line 2, are 2 hours multiplied by \$25.00 for a total of \$50.00

In this example, Jane P. Doe submitted a total of 23 hours at \$18.00 per hour for a total claimed amount of \$414.00. HID would pay Jane P. Doe a total of \$345.00. This is because the maximum reimbursement rate for this type of care (personal caregiving) is \$15.00 per hour (\$15.00\*23 hrs = \$420.00).

Jane charged 4 hours at \$25.00 for a total claimed amount of \$100. HID would reimburse \$100.00 as reimbursable rate from HID for skilled caregiving is \$25.00.

John Smith is responsible to pay Jane P. Doe the remaining \$69.00 for this period (\$414.00-\$345.00 = \$69.00).

## Example 1: PHC Claim Form – Self-employed Caregiving Provider



### Health Insurance Department

#### Personal Home Care Services - Claim Form

*This Claim Form must be submitted to HID.*

Policyholder's Name (First Name, Middle Initial and Last Name): John C. Smith				HID Policy ID: 000001		Date of Birth (mm/dd/yyyy): 01/01/1943	
Provider to be Paid (Agency or Individual Caregiver Name): Jane P. Doe				Care Provider Name (If different from Provider to be Paid):			
CPT Codes: Personal Caregiver: G0156 Skilled Caregiver (Nurse Associate): S9122 Registered Nurse: S9124				Adult Day Care: S5101 (half day or 4 hours) S5102 (full day)		Place of Service: <input checked="" type="checkbox"/> (12) Home <input type="checkbox"/> (32) Nursing Home (for day care) <input type="checkbox"/> (33) Rest Home (for day care)	
Date (mm/dd/yyyy)	CPT Code	Start Time	End Time	Total Hours (Enter full hours)	Hourly Charge	Charges (Total Hours x Hourly Charge)	
01/04/2016	G0156	9:00 AM	12:30 PM	4	\$18.00	\$72.00	
01/04/2016	S9122	1:00 PM	3:00 PM	2	\$25.00	\$50.00	
01/05/2016	G0156	9:00 AM	12:00 PM	3	\$18.00	\$54.00	
01/05/2016	S9122	1:00 PM	3:00 PM	2	\$25.00	\$50.00	
01/06/2016	G0156	9:00 AM	5:00 PM	8	\$18.00	\$144.00	
01/07/2016	G0156	9:00 AM	5:00 PM	8	\$18.00	\$144.00	
Policyholder or Responsible Person Signature: "I confirm receipt and authorize payment of medical benefits to the undersigned provider/caregiver for the service(s) described above."							
Signed: Policyholder's Signature				Date (mm/dd/yyyy): 01/31/2016			
Care Provider's Signature:				Caregiver's Signature			
				Date (mm/dd/yyyy): 01/31/2016			

Mailing Address: Health Insurance Department, P.O. Box HM 2160, Hamilton HM JX  
Street Address: Sofia House, 2nd Floor, 48 Church Street, Hamilton HM 12  
Phone: 441-295-9210 Fax: 441-295-9213 Website: [www.hip.gov.bm](http://www.hip.gov.bm) Email: [hip@gov.bm](mailto:hip@gov.bm)

## Example 2: Personal Home Care Claim Form – Agency/Employed Caregiver:

Jane C. Smith is approved for 40 hours of personal caregiving services per week. Sally P. Doe is a caregiver who is employed by a registered Agency who charges \$18 per hour for her services.

- On Jan 4<sup>th</sup> the provider worked from 9am-5pm, 8 hours in total.
- CPT Code G0156 is used for this type of care, see top of form for codes.
- To work out the number of units: For CPT code G0156, 1 unit is equal to 1 hour so the total number of units recorded for Jan 4<sup>th</sup> is **8**.
- The Hourly Charge of \$18.00 is entered for January 4<sup>th</sup>.
- The Charges for Jan 4<sup>th</sup> are 8 hours/units multiplied by \$18.00. The amount recorded is \$144.00

## Example 2: PHC Claim Form – Home Care Agency Caregiving Provider

 <div style="text-align: center;"> <b>Health Insurance Department</b>            Personal Home Care Services - Claim Form         </div>						
This Claim Form must be submitted to HID.						
Policyholder's Name (First Name, Middle Initial and Last Name): <b>Jane C. Smith</b>			HID Policy ID: <b>000002</b>		Date of Birth (mm/dd/yyyy): <b>01/01/1946</b>	
Provider to be Paid (Agency or Individual Caregiver Name): <b>Agency Name</b>			Care Provider Name (If different from Provider to be Paid): <b>Sally P. Doe</b>			
CPT Codes: Personal Caregiver: G0156 (1 unit = 1 hour) Skilled Caregiver: S9122 (1 unit = 1 hour) Registered Nurse: S9124 (1 unit = 1 hour)			Adult Day Care: S5101 (1 unit = half day or 4 hours) S5102 (1 unit = 1 day)		Place of Service: <input checked="" type="checkbox"/> (12) Home <input type="checkbox"/> (32) Nursing Home (for day care) <input type="checkbox"/> (33) Rest Home (for day care)	
Date (mm/dd/yyyy)	CPT Code	Start Time	End Time	Total Hours	Hourly Charge	Charges (Total Hours x Hourly Charge)
01/04/2016	G0156	9 AM	5 PM	8	\$18.00	\$144.00
01/06/2016	G0156	9 AM	4 PM	7	\$18.00	\$126.00
01/08/2016	G0156	9 AM	4 PM	7	\$18.00	\$126.00
01/11/2016	G0156	9 AM	5 PM	8	\$18.00	\$144.00
01/13/2016	G0156	9 AM	4 PM	7	\$18.00	\$126.00
01/15/2016	G0156	9 AM	4 PM	7	\$18.00	\$126.00
Policyholder or Responsible Person Signature: "I confirm receipt and authorize payment of medical benefits to the undersigned provider/caregiver for the service(s) described above." Signed: <i>Jane C. Smith</i> Date (mm/dd/yyyy): <i>01/31/2016</i> Care Provider's Signature: <i>S. Doe</i> Date (mm/dd/yyyy): <i>01/31/2016</i>						

Mailing Address: Health Insurance Department, P.O. Box HM 2160, Hamilton HM IX  
 Street Address: Sofia House, 2nd Floor, 48 Church Street, Hamilton HM 12  
 Phone: 441-295-9210 Fax: 441-295-9213 Website: [www.hip.gov.bm](http://www.hip.gov.bm) Email: [hip@gov.bm](mailto:hip@gov.bm)

## Frequently Asked Questions

### Benefits:

Can anyone have their caregiving paid for by FutureCare or HIP?

No. The person with HIP or FutureCare must apply and be approved for the Personal Home Care Benefit. See Policyholders section of the Guide for more information.

If my loved one is unable to make their own decisions, can they receive this benefit?

Yes, but only if they have a responsible person to oversee their caregiving needs.

When is a responsible person required?

A responsible person is required when the policyholder is unable to oversee and manage their own care. This is most often required for persons with dementia.

Who can be a responsible person and what do they do?

A responsible person is someone committed to the care of the policyholder. They are most often: next of kin, a family member, the person with power of attorney, or a very close friend. The case manager must be assured the person is able to act in the best interest of the policyholder and fulfill their role.

The role of the responsible person is to:

- Hire and oversee care giver providers; and
- Approve and sign the Claim Forms submitted by the provider for payment; and
- Participate in the policyholder's ongoing care

What is personal care?

Personal Care is support with activities of daily living (ADLS) which include:

- Assistance with moving from one place to another while performing activities
- Bathing and showering
- Dressing
- Self-feeding
- Personal hygiene and grooming
- Toilet hygiene
- Personal safety

Support for instrumental activities of daily living (IADLs) is approved only if a personal also requires assistance with ADLs.

IADLS include:

- Preparing meals
- Taking medications as prescribed
- Shopping for groceries or clothing
- Use of telephone or other form of communication
- Transportation

Are there limits to the benefit?

Yes. The total amount and type of services to be received by each policyholder is based on their care plan. Each type of service has a maximum fee per hour and maximum limits per week. In addition, there is a maximum of \$60,000 per policy year for any combination of services. See page 5 for the overview of the services, rates and maximum weekly amounts.

How does an assessment get completed?

An assessment is the collection and analysis of information related to the policyholder's health, function, and needs for support to enable them to live safely at home. The assessment is done in the policyholder's home or in hospital, and, if

necessary, with their responsible person. One of the HID nurse case managers, or designated nurse or case manager, will complete the assessment.

#### What is a care plan?

A care plan outlines the type and amount of care and support services needed by a policyholder. This is decided by their assessment. The benefit approval letter/email states the amount and type of benefits the policyholder can get based on their care plan and the benefit limits.

#### Can a care plan include more services than what is covered by the benefit?

Yes. The care plan completed by the HID nurse case manager includes the total amount of care necessary for the policyholder. However, the benefit has limits on the type and amount of services it pays for which may be less than what is required in the care plan.

#### What happens if the policyholder needs or wants more care than they are approved for?

HID will only pay for the care listed in the benefit approval letter/email at the set rates. The policyholder is responsible for any additional costs.

#### If a policyholder currently gets their home care paid for by Financial Assistance or War Veterans, will this stop?

No, but the payment changes. Once a HIP or Future Care policyholder has been approved for the Personal Home Care Services benefit the Health Insurance Dept. (HID) becomes the first payor for home care. Claim encounter forms must be submitted directly to HID.

Please contact the Department of Financial Assistance or War Veterans directly with any questions regarding their policies and coverage for home care services.

### Provider Requirements:

#### What are the registration requirements for providers?

Go to the Provider of Personal Home Care Services section of the PHC Guide

#### Can family members or friends of the policyholder be a caregiving provider?

Yes. They must register with Ageing and Disability Services and the Health Insurance Department and meet the qualification requirements.

#### Do caregiving providers who work for a home care agency need to register?

Yes, all caregiving providers must register but most agencies register their employees on their behalf, unless their staff are to be paid directly by HID. If the Home Care Agency staff is to be paid directly by the benefit, rather than through the Agency, then the caregiving providers must register individually as self-employed caregiving providers.

#### Do caregiving providers already registered with Ageing and Disability Services (ADS) need to re-register?

Caregiving providers must contact ADS to determine if re-registration is necessary.

#### Do caregiving providers already registered with the Health Insurance Department need to re-register?

Only if they are adding a new type of caregiving service or changing from an agency to self-employed or vice versa.

**If a personal caregiver is also a trained medical/nursing professional, do they require CPR and First Aid Certification?**  
 Personal caregivers that are registered medical or nursing professionals require an up to date CPR certification but not First Aid.

**Is a written contract between the policyholder and provider required? What should be in it?**  
 HID recommends all policyholders to have a written contract with their caregiving provider(s). This is to make sure everyone is clear on the expectations for care, schedules, wages etc. For guidance, see the Sample Client and Caregiving Provider Contract in the Guide.

## Payment to Caregiving Providers:

**How do caregiving providers fill in the Claims Forms and where do they get them from?**  
 See the Personal Home Care Benefit: Claim Form Guide and examples for help on how to complete the Claim Forms. For more information or support contact the Provider Claims Manager at HID.

**NOTE:** As of April 1<sup>st</sup> 2017 a new Claim form and process is in place- see the Guide for more information.

**Will all services delivered by an approved caregiving provider be paid for by the benefit?**  
 No. Only the type and amount of services in the policyholder's benefit approval letter/email, that the caregiving provider is qualified to provide, will be paid for by the benefit.

**How much are providers paid by the benefit?**  
 The benefit will only pay up to the maximum reimbursement rate for each type of service listed below and only for the type and quantity of services the policyholder is approved for in their benefit approval letter/email.

Type of Care	Reimbursement Rate (maximum)	Maximum amount	CPT Code	Provider must be registered with ADS and HID as at least a:
<b>Personal Caregiving :</b> Assistance with personal care and /or dementia care.	\$15/hr	40 hr/wk	G0156	Personal caregiver- these can include family, friends, or other trusted persons
<b>Skilled Caregiving:</b> Caregiver certified for personal health care and/or dementia care	\$25/hr	14 hr/wk	S9122	Nursing Associate (Nursing Assistant/Geriatric Aide)
<b>Registered Nurse visit</b>	\$75/hr	12 visits/yr	S9124	Nurse (RN)
<b>Day Care Program</b>	\$25/half day \$50/day	\$200/wk	S5101 ( half day) S5102 (full day)	Day Care Program

**Please Note:** the maximum benefit to the policyholder of \$60,000 per policy year for any combination of care services.

**What if a Nursing Associate is hired for someone approved for personal caregiving, what rate are they paid?**

Payment is based on the type of care required, stated in the care plan and benefit approval letter/email, not the skill level of the provider. The Nursing Associate will be paid at \$15 per hour, if the policyholder is approved for personal caregiving, not skilled caregiving.

**What is the CPT Code?**

The CPT code is recorded on the Claim form to identify what type of care was provided. The code determines how much the caregiving provider is reimbursed. Payment is based on the type of care approved, not the skill level of the caregiving provider.

**Can caregiving providers charge more than the reimbursed rate?**

Yes. The total amount charged by the caregiving provider is determined between the caregiving provider and the policyholder. Policyholders are responsible for the amount not covered by the benefit.

**How often are caregiving providers paid?**

The agreement between the caregiving provider and policyholder should outline the pay period (e.g. once a week, twice a month, once a month). The provider submits the required claim form(s) to the Health Insurance Department based on this pay period.

**How long does it take for HID to process a claim and the provider to be paid?**

It can take up to 14 days for the claim to be processed and the funds to be transferred to the caregiving provider's bank account.

**Can policyholders pay for the services up front and be reimbursed by the Health Insurance Department, instead of the provider?**

No. Under the Health Insurance Act, any amount covered by insurance cannot be charged to the client up front.

**Does the policyholder need to pay for the care not covered by the benefit before or after the claim is submitted?**

Yes. It is between the policyholder and provider to determine how much and when payment occurs for the costs of services not covered by the benefit.

**How long can a provider wait to submit their claim?**

A provider has up to 12 months from the date the service was provided to submit the claim. Claims submitted after this time period will not be paid.

**When can services start being paid for by the benefit?**

Once the policyholder is approved, starting from the date of the policyholder's care plan.

**If the policyholder was getting services before they were approved for the benefit, can they be reimbursed for these?**

No. Payment for services can start from the date the policyholder is approved for the benefit, as stated in their care plan.

## Contact Information:

### Ageing and Disability Services:

**Street Address:** Continental Building, Ground Floor, 25 Church Street, Hamilton

**Mailing Address:** Ministry of Health Seniors and Environment, 25 Church St Hamilton, HM 12

**Phone:** 441-292-7802 **Email:** [ads@gov.bm](mailto:ads@gov.bm)

### Department of Financial Assistance:

**Physical Address:** Global House, 43 Church Street, Hamilton

**Telephone:** 297-7600 or 295 5151 ext.1600

**Fax:** 295 4314

### Department of Social Insurance- War Veterans

**In person:** Ground Floor, Government Administration Building, 30 Parliament Street, Hamilton

**By Mail:** P.O. Box HM 1537, Hamilton HM FX

**Phone:** 294-9242 ext. 1129 for War Pension enquiries **Fax:** 292-5267

294-9242 ext. 1129 for Pension enquiries

**Email:** [socialinsurance@gov.bm](mailto:socialinsurance@gov.bm)

### Health Insurance Department:

**Street Address:** Sofia House, 2nd Floor, 48 Church Street, Hamilton

**Mailing Address:** Health Insurance Department, P.O. Box HM 2160, Hamilton, HM JX

**Phone:** 441-295-9210 **Fax:** 441-295-9213

**Website:** [www.gov.bm/departments/health-insurance/](http://www.gov.bm/departments/health-insurance/) **Email:** [hip@gov.bm](mailto:hip@gov.bm)

**Forms**



## Personal Home Care Services Request for Benefits Form

**FOR OFFICIAL USE**

Policy Number: \_\_\_\_\_

Received Date (d/m/y):

Meets Policy Requirements? : Yes No

Circle Policy Plan : **HIP** **FC** **FA** **WV**

Processed by CSR and Date (d/m/y):

☐ **I, the policyholder, have had an active policy with HIP or FutureCare for at least one year.** Tick the box if true. If unsure, contact a HID Customer Service Representative before completing the application. This is a requirement to be eligible for the benefit.

[illegible]

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## II. MEDICAL INFORMATION:

With this request form please submit:

- A doctor's letter (issued in the last 90 days) which must include: medical diagnosis, care needs, cognition level and list of current medications;

**In addition, if the policyholder is in the hospital, please submit:**

- A Multi-Disciplinary Transfer form and / or OT / PT / Speech Evaluation reports (issued in the last 30 days).
- What ward is the policyholder currently on? \_\_\_\_\_
- Name of Physician / Hospitalist if Policyholder is in Hospital: \_\_\_\_\_
- Date of admission \_\_\_\_\_ Predicted Date of Discharge \_\_\_\_\_

Name of General Practitioner (GP) of Policyholder: \_\_\_\_\_

GP Practice Name: \_\_\_\_\_

GP's Address: \_\_\_\_\_

Parish: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Contact #: \_\_\_\_\_ - \_\_\_\_\_

GP's Email Address (if available): \_\_\_\_\_  
(Hotmail accounts not accepted) (Please Print)

## III. CASE MANAGEMENT

If approved for this benefit, participation in on-going case management is required.

Has the policyholder had any previous history with any agencies? If so, please specify in the table below:

<u>Agency</u>	<u>Name and Title</u>	<u>Contact #</u>	<u>Email</u>
Dept of Financial Assistance			
Office for Ageing and Disability Services			
Community Nursing			
Other _____ (Please describe)			

I, or the responsible person, agree to ongoing case management if approved for the benefit. I declare that the information I have given above is accurate to the best of my knowledge. I understand that this form does not automatically grant me coverage under this Personal Home Care Services Benefit.

Signed: \_\_\_\_\_

Date (dd/mm/yy): \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Submit the completed form with required documentation to:  
**Mailing Address:** Health Insurance Department, P.O. Box HM 2160, Hamilton HM JX  
**Street Address:** Sofia House, 2nd Floor, 48 Church Street, Hamilton HM 12  
**Phone:** 441-295-9210 **Fax:** 441-295-9213 **Email:** [hip@gov.bm](mailto:hip@gov.bm)

## Sample Client and Caregiving Provider Contract

*This is an example of a written agreement between a client and their personal home care provider. It is a guide to assist in the development of an agreement that is appropriate for you and your care provider.*

*When developing an agreement, ensure it includes any details that are verbally agreed upon during the hiring process. Ensure two copies of the agreement are made: one for the client and one for the provider.*

**Name of Provider:** \_\_\_\_\_

**Phone (home):** \_\_\_\_\_

(cell): \_\_\_\_\_

**Name of Client** (*person receiving care*): \_\_\_\_\_

**Name of Responsible Party** (*for payment and oversight, if not the client*): \_\_\_\_\_

**Salary:**

**Rate** (e.g. hourly/weekly): \_\_\_\_\_

**Amount paid by Personal Home Care Benefit:** \_\_\_\_\_

**Amount paid by Client:** \_\_\_\_\_

**Pay period** (*e.g. every Friday, last Friday of the month, etc*): \_\_\_\_\_

**Benefits for provider:** (*tick the box as required*)

We understand the payroll tax, pension, social insurance and health insurance obligations for employers and self-employed persons:

☐ The care provider is responsible for insurance and tax obligations

☐ The client is responsible for provider's insurance and tax obligations

☐ The client and care provider will share the cost of the obligations:

Client pays: \_\_\_\_\_

Provider pays: \_\_\_\_\_

**Schedule:**

Start date: \_\_\_\_\_

Total weekly hours: \_\_\_\_\_

Daily Hours: \_\_\_\_\_

Days off: \_\_\_\_\_

Number of Sick days: \_\_\_\_\_

Number of Vacation days: \_\_\_\_\_

Holiday Dates: \_\_\_\_\_

JOB DUTIES	Circle Yes or No		FREQUENCY	COMMENTS
<b>Health</b>				
Manage medications	YES	NO		
Nursing care	YES	NO		
Other (list below):	YES	NO		
	YES	NO		
	YES	NO		
<b>Bedroom</b>				
Assist with getting in/out of bed				
Make bed	YES	NO		
Change bed linens	YES	NO		
<b>Bathroom</b>				
Help with bathing	YES	NO		
Help with toileting	YES	NO		
Help with grooming	YES	NO		
Clean sink, tub, toilet, and surfaces	YES	NO		
<b>General</b>				
Help with dressing	YES	NO		
Help with transferring	YES	NO		
Help with walking	YES	NO		
<b>Meals</b>				
Plan menus	YES	NO		
Prepare and serve meals	YES	NO		
Help with feeding	YES	NO		
Wash, dry and store dishes and utensils	YES	NO		
Clean sink, stove, counters, refrigerators	YES	NO		
<b>Household</b>				
Wash, dry and fold clothing and linens	YES	NO		
Empty and take out trash	YES	NO		
Clear, dust and organize surfaces throughout home	YES	NO		
Vacuum carpets	YES	NO		
Sweep floors	YES	NO		
Wet or dry mop in rooms you use	YES	NO		
<b>Shopping</b>				
Prepare list	YES	NO		
Run errands	YES	NO		
Buy food and supplies	YES	NO		
Store items as requested	YES	NO		
<b>Transportation</b>				

Take to social activities	YES	NO		
Take to doctor's appointments	YES	NO		
Take to other activities	YES	NO		
<b>Social Activities</b>				
Reading to client	YES	NO		
Playing games with client	YES	NO		
Visiting relatives/friends	YES	NO		
Other (list below):	YES	NO		
	YES			
	YES			
	YES			
<b>Other Tasks</b> (list below):	YES	NO		
	YES			
	YES			
	YES			
	YES			
	YES			

**Employer Policies:**

Employer provided meals:

Personal calls:

Visitors allowed in what circumstances:

Sleeping:

Other:

Provider Signature:

Date:

Client (or Responsible Person) Signature:

Date:





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**Ageing and Disability Services and Health Insurance Department**  
**Self-Employed Caregiver Application Form**

Registration with Ageing and Disability Services (ADS) is required for private caregivers delivering home care services to clients that are paid for, in part or in full, by the following government departments:

- Health Insurance Department (FutureCare and HIP Personal Home Care Benefit)
- Department of Financial Assistance
- Department of Social Insurance (War Veterans Benefit)

**Guidance:**

Applications must have:

1. A completed and signed application form
2. Required documents (see section B).
3. Providers to be paid by the Future Care or HIP Personal Home Care Benefit must complete the Electronic Payment form.

**Incomplete applications will not be reviewed.**

**Completed applications are mailed/delivered to:**

[ads@gov.bm](mailto:ads@gov.bm)

or

Ageing and Disability Services,  
Ministry of Health and Seniors, Ground floor  
25 Church St. Hamilton, HM12

**For more information contact:** Ageing and Disability Services at 292 7802 or [ads@gov.bm](mailto:ads@gov.bm)

The information used in this application form will be kept confidential and will be used for the purposes of monitoring the health sector and contacting you. It may be shared with the Bermuda Health Council and other Governmental agencies for the same purposes.

## Self Employed Caregiving Provider Application

### Section A: Applicant Information

#### i. Provider Type:

- ☐ Personal Caregiver (CG)   
 ☐ Nursing Associate (NA or Geriatric Aide/Nursing Assistant)   
 ☐ Nurse (RN)
- ☐ Personal Caregiver to a family member/friend (CG) (tick if you are only providing care under this circumstance)

#### ii. Provider Contact Details:

<b>Name:</b>			
	<i>Last Name</i>	<i>First Name</i>	<i>Middle Name(s)</i>
<b>Previous Name (s)</b> (if applicable):			
<b>Date of Birth:</b>		<b>Gender:</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Immigration Status</b> (if non-Bermudian):	<input type="checkbox"/> Spouse of Bermudian <input type="checkbox"/> Work Permit Holder <input type="checkbox"/> Permanent Resident Certificate Holder <input type="checkbox"/> Other (please specify): _____		
<b>Home Address:</b>			
	<i>House Name:</i>		
	<i>House/Apartment/Unit #</i>	<i>Street Name</i>	
	<i>Parish</i>	<i>Postal Code</i>	
<b>Telephone:</b>		<b>Cell:</b>	<b>Email</b>

### Section B: Provider Requirements- Submit the approved documentation indicated by each requirement for your provider type.

<b>Personal Caregiver *</b>	<ol style="list-style-type: none"> <li>1. Current CPR and First Aid Certification – <b>Photocopy of current training certificate or</b> course</li> <li>2. Magistrate's Court or Bda Police Service Record Check – a letter issued within the last 12 months</li> <li>3. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> <li>4. Two written references - 1 character and 1 professional</li> <li>5. A resume – on a separate piece of paper outline previous work experience</li> </ol> <p><small>*Registered medical professionals applying as personal caregivers can provide evidence of active registration status and items 2, 3 and 4 listed in the skilled caregiver qualifications below.</small></p>
<b>Skilled Caregiver (Nursing Associate/Geriatric Aide)</b>	<ol style="list-style-type: none"> <li>1. Active Bda Nursing Council Registration as a Nursing Associate (Nursing Assistant/ Geriatric Aide)- Photocopy of current registration card</li> <li>2. Current CPR Certification - Photocopy of current training certificate or course</li> <li>3. Magistrates Court of Bda Police Services Record Check – a letter issued within the last 12 months</li> <li>4. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> </ol>
<b>Nurse:</b>	<ol style="list-style-type: none"> <li>1. Active Bda Nursing Council Registration as a Registered Nurse- Photocopy of current registration card</li> <li>2. Current CPR Certification - Photocopy of current training certificate or course</li> <li>3. Magistrates Court of Bda Police Services Record Check- a letter issued within the last 12 months</li> <li>4. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> </ol>



**Section C: References for personal caregiver**

Submit a written statement from the 2 references listed below. References cannot be from family members.

<b>Name</b>		<b>Name</b>	
<b>Address</b>		<b>Address</b>	
<b>Contact</b>	Telephone: Email:	<b>Contact</b>	Telephone: Email:

**Section D: Screening Questions** If you answer yes to any of the following questions provide an explanation on a separate sheet of paper and submit with this application

<b>1.</b>	Have you been convicted of, pled guilty or no contest to a crime in Bermuda or any other country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
<b>2.</b>	Have you had any disciplinary or probationary action taken against you by any licensing authority in Bermuda or another country? This includes: probation, suspension, revocation, or denial of a license.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
<b>3.</b>	Have you had any form of investigation or disciplinary action by any health or social services related agency in Bermuda or another country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
<b>4.</b>	Do you have a mental or physical condition, and/or an alcohol or drug dependency which could interfere with your current ability to be a caregiver?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**Section E: Access to information**

<b>1.</b>	ADS can share my contact information with people looking for caregivers. If yes, indicate current availability (e.g. time of day/days of week): _____	YES <input type="checkbox"/>	NO <input type="checkbox"/>
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**Section F: Declaration Statement**

By my signature :

I agree the information in this application and the information in any required or following documentation is true and accurate to the best of my knowledge. I understand that false statements may result in the denial or removal of my registration.

I agree to notify Ageing and Disability Services of any changes to the information provided in this registration form.

I agree for Ageing and Disability Services and/or HID to contact relevant persons (including but not limited to regulatory and government entities) to verify the information provided in this application.

I understand that the Health Insurance Department will issue electronic versions of their Explanation of Payments Statement for any claims submitted to them, for providers with email addresses. Notifications will be emailed to the Provider Contact and email address mentioned in Section A. ii.

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date



GOVERNMENT OF BERMUDA

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**Ageing and Disability Services and Health Insurance Department**



GOVERNMENT OF BERMUDA

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**Ageing and Disability Services and Health Insurance Department**  
**Home Care Agency Application Form**

Registration with Ageing and Disability Services (ADS) is required for home care agencies and their staff providing home care services to clients paid for, partially or in full, by the following government departments:

- Health Insurance Department (FutureCare and HIP Personal Home Care Benefit)
- Department of Financial Assistance
- Department of Social Insurance ( War Veterans Benefit)

**Guidance:**

All applications must have:

1. A completed and signed application form
2. The required documentation for each provider, available upon request.
3. Agencies to be paid by the Future Care or HIP Personal Home Care Benefit must complete the HID Electronic Payment form.

**Incomplete applications will not be reviewed.**

**Completed applications are mailed/delivered to:**

[ads@gov.bm](mailto:ads@gov.bm)

or

Ageing and Disability Services,  
Ministry of Health and Seniors, Ground floor  
25 Church St. Hamilton, HM12

**For more information contact:** Ageing and Disability Services at 292 7802, or [ads@gov.bm](mailto:ads@gov.bm)

The information used in this application form will be kept confidential and will be used for the purposes of monitoring the health sector and contacting you; it may also be shared with the Bermuda Health Council and other Governmental agencies for the same purposes.

## Home Care Agency Application

<b>Section A: Applicant Information</b>			
<b>i. Provider Type:</b>			
<input type="checkbox"/> Home Care Agency			
<b>ii. Contact Details</b>			
<b>Agency Name:</b>			
<b>BHeC Registration Number:</b>			
<b>Agency Owner:</b>	<b>Name:</b>	<b>Contact number:</b>	
		<b>Email:</b>	
<b>Preferred Agency Contact Person:</b>	<b>Name:</b>	<b>Job Title:</b>	
<b>Agency Address:</b>			
	<i>Unit, Suite, Floor #</i>	<i>Street Address</i>	
<i>Address Line 2 (if applicable)</i>			
<i>Parish</i>	<i>Postal Code</i>		
<b>Agency Telephone:</b>		<b>Agency Cell:</b>	
<b>Agency Fax:</b>		<b>Agency Email:</b>	

- The applicant Home Care Agency must submit:**
1. **A list of all current employees including** the following information: Full name, date of birth, job title, provider type (as listed in section B), primary contact information, start date of employment. All listed employees must have the minimum requirements for their provider type listed in Section B and the specified documentation on file at the Agency.
  2. A completed copy of Sections E & F for each employee.

<b>Section B: Care Provider Requirements</b>	
<b>Personal Caregiver</b>	<ol style="list-style-type: none"> <li>1. Current CPR and First Aid Certification – Photocopy of current training certificate or course</li> <li>2. Magistrate's Court or Bda Police Service Record Check – a letter issued within the last 12 months</li> <li>3. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> <li>4. Two written references- 1 character and 1 professional</li> <li>5. A resume – on a separate piece of paper outline previous work experience</li> </ol>
<b>Skilled Caregiver (Nursing Associate /Geriatric Aide)</b>	<ol style="list-style-type: none"> <li>1. Active Bda Nursing Council Registration as a Nursing Associate (Nursing Assistant/ Geriatric Aide)- Photocopy of current registration card</li> <li>2. Current CPR Certification - Photocopy of current training certificate or course</li> <li>3. Magistrates Court of Bda Police Services Record Check – a letter issued within the last 12 months</li> <li>4. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> </ol>
<b>Registered Nurse:</b>	<ol style="list-style-type: none"> <li>1. Active Bda Nursing Council Registration as a Registered Nurse- Photocopy of current registration card</li> <li>2. Current CPR Certification - Photocopy of current training certificate or course</li> <li>3. Magistrates Court of Bda Police Services Record Check- a letter issued within the last 12 months</li> <li>4. Medical Certificate – a letter from your doctor indicating mental and physical fitness to provide care</li> </ol>

**Section C: *Home Care Agency Owner Screening Questions*** - if you answered yes, to any of the below, submit with your application on a separate paper further explanation for answering yes.

1.	Have you been convicted of, pled guilty or no contest to a crime in Bermuda or any other country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
2.	Have you had any disciplinary or probationary action taken against you by any licensing authority in Bermuda or another country? This includes: probation, suspension, revocation, or denial of a license.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
3.	Have you had any form of investigation or disciplinary action by any health or social services related agency in Bermuda or another country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
4.	Do you have a mental or physical condition, and/or an alcohol or drug dependency which could interfere with your current ability to provide care?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**Section D: Declaration Statement of Applicant (*Home Care Agency Owner*)**

By my signature :

1. I agree the information submitted in this application and in any required or following documentation is true and accurate to the best of my knowledge. I understand that false statements may result in the denial or removal of registration.
2. I agree for Ageing and Disability Services and/or HID to contact relevant persons (including but not limited to regulatory and government entities) to verify the information provided for this application.
3. I agree to notify Ageing and Disability Services of any changes to the information provided in this registration form including changes to the submitted employee list.
4. I am indicating that each provider employed at the agency meets the provider qualifications and the required documentation providing evidence of such for each employee is on file and available upon request.
5. I understand that the Health Insurance Department will issue electronic versions of their Explanation of Payment for any claims submitted to them. Notifications will be emailed to the agency email address indicated in Section A. ii.

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

**Section E: *Employee Screening Questions*** - if any employee answered yes, to any of the below, submit with your application on a separate paper the person's name, further explanation for answering yes and agency's rationale for employment.

5.	Have you been convicted of, pled guilty or no contest to a crime in Bermuda or any other country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
6.	Have you had any disciplinary or probationary action taken against you by any licensing authority in Bermuda or another country? This includes: probation, suspension, revocation, or denial of a license.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
7.	Have you had any form of investigation or disciplinary action by any health or social services related agency in Bermuda or another country?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
8.	Do you have a mental or physical condition, and/or an alcohol or drug dependency which could interfere with your current ability to provide care?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

**Section F: Declaration Statement for *Employees***

By my signature :

1. I agree the information submitted in this application and in any required documentation is true and accurate to the best of my knowledge. I understand that false statements may result in the denial or removal of registration.
2. I agree for Ageing and Disability Services and/or HID to contact relevant persons (including but not limited to regulatory and government entities) to verify the information provided for this application.
3. I agree to notify Ageing and Disability Services of any changes to the information provided in this registration form including changes

\_\_\_\_\_  
Printed Name of Employee

\_\_\_\_\_  
Signature of Employee

\_\_\_\_\_  
Date



GOVERNMENT OF BERMUDA  
Ministry of Health and Seniors

**Health Insurance Department**

**ELECTRONIC PAYMENT AGREEMENT FORM**

RETURN THIS FORM TO:

Health Insurance Department

Attention: Claims Settlement Section

PO Box HM 2160

Hamilton, HM JX, Bermuda

OR Fax to: (441) 295-9213

OR E-mail to: [hip@gov.bm](mailto:hip@gov.bm)

Please complete all fields, printing or typing information clearly. Fields designated with asterisks \*\* are required.

Personnel	
**Organization Name:	
**Contact/Accounting Officer:	

Contact Details	
**E-mail:	
**Telephone (direct):	
Fax:	
Mailing Address (for Correspondence):	

Bank Details	
**Bank Name:	
**Account Name:	
**Account Number:	

Swift Address: (** to be completed for banks located outside of Bermuda)	
**Bank Address:	
Bank Clearing Details (if applicable):	
Payment Reference (if applicable):	

I hereby authorize the Health Insurance Department to satisfy payment obligations due to me/the Business Organization, by making deposits to the account indicated above. I understand that receipt of the electronic fund transfer(s) will fulfill the Health Insurance Department's payment obligation for the full amount on the date the fund transfer is completed. All correspondence with the Health Insurance Department concerning this agreement or any changes to account information should be sent to the address at the top of this form.

\*\*SIGNATURE: \_\_\_\_\_

\*\*DATE: \_\_\_\_\_

\*\*PRINTED NAME: \_\_\_\_\_

(\*\* Mandatory Fields)

PLEASE NOTE THAT ANY CHARGES INCURRED BY THE GENERATION OF ELECTRONIC PAYMENTS WILL NOT BE CHARGED TO THE CLIENT. ALL FEES STRICTLY RELATED TO THE PROCESSING OF ELECTRONIC PAYMENTS ARE THE SOLE RESPONSIBILITY OF THE HEALTH INSURANCE DEPARTMENT



## Health Insurance Department

# Personal Home Care Services Claim Form

**This Claim Form must be submitted to HID.**

Policyholder's Name (First Name, Middle Initial and Last Name):				HID Policy ID:		Date of Birth (mm/dd/yyyy):	
Provider to be Paid (Agency or Individual Caregiver Name):				Care Provider Name (If different from Provider to be Paid):			
<b>CPT Codes:</b> <b>Personal Caregiver: G0156</b> <b>Skilled Caregiver (Nurse Associate): S9122</b> <b>Registered Nurse: S9124</b>						<b>Place of Service:</b> <input type="checkbox"/> (12) Home <input type="checkbox"/> (32) Nursing Home (for day care) <input type="checkbox"/> (33) Rest Home (for day care)	
Date (mm/dd/yyyy)		CPT Code	Start Time	End Time	Total Hours (Enter full hours)	Hourly Charge	Charges (Total Hours x Hourly Charge)
<b>Policyholder or Responsible Person Signature: "I confirm receipt and authorize payment of medical benefits to the undersigned provider/caregiver for the service(s) described above."</b>							
Signed:						Date (mm/dd/yyyy):	
Care Provider's Signature:						Date (mm/dd/yyyy):	

**Mailing Address:** Health Insurance Department, P.O. Box HM 2160, Hamilton HM JX

**Street Address:** Sofia House, 2nd Floor, 48 Church Street, Hamilton HM 12

**Phone:** 441-295-9210 **Fax:** 441-295-9213 **Website:** [www.hip.gov.bm](http://www.hip.gov.bm) **Email:** [hip@gov.bm](mailto:hip@gov.bm)

