

*“Working together for a sustainable healthcare system”*

## Council Update

BHeC would like to welcome our new Council Members and take this chance to also thank all the outgoing members for their contribution over the years. These outgoing members include Ms Linda Merritt, who the Secretariat would like to recognize for her commitment to the organization since her appointment in 2008 and for her contribution as Chairman. The new Chairman will be Dr John Cann, the former Chief Medical Officer, and the Deputy Chair will be Jerry Rivers. For the full list of the new Council members visit our website.

## BHeC on Facebook!

Want to find-out the latest news on healthcare? Worried about healthy living? Why not follow BHeC on our Facebook page? We have daily updates on the latest news at BHeC, as well as up-to-date information from around the world. So visit Facebook and “like” us!

Visit our web site at [www.bhec.bm](http://www.bhec.bm) for all our publications and updates

## BHeC’s New Board

The gazettement of the new BHeC Board led to a flurry of questions, due to an unfortunate error. In fact, the professional representations listed on Friday 6th January are not correct. In contrast to the previous board, the new one is not constituted primarily of health professionals. Led by the former Chief Medical Officer, the new board is made up of individuals with expert knowledge relevant to the oversight of Bermuda’s health system. Specifically: Dr. John Cann (Chair) brings medical and public health expertise, Sandy DeSilva on mental health and patient advocacy, Peter Parker brings financing expertise, Kehinde George brings legal knowledge, Jerry Rivers on business, Venetta Symonds and David Hill bring hospital expertise; Dr. Alicia Stovell-Washington brings medical knowledge, and Mr. Gary Weller insurance knowledge. Naturally the ex-officio stay the same, even though the gazetted board omitted the CEO! Hopefully, that was just a mistake! ☺

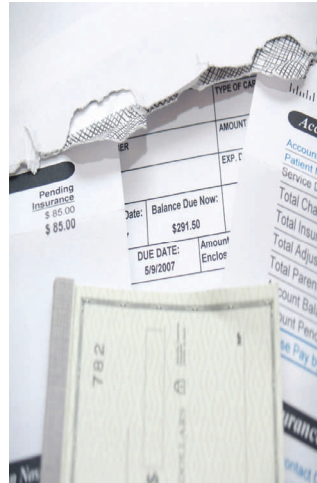
## Update on “Upfront Payments”\*

Last month, the Ministry of Health presented to the House of Assembly an informational Bill that proposes to tackle the issue of upfront payments. It is anticipated that this Bill will be tabled for debate in the next parliamentary session.

As we all know, the upfront payments’ issue is complicated. Some health providers feel it is necessary to charge patients 100% of the treatment because of historical delays in compensation from insurers that meant cash flow problems for their businesses.

Insurers, on the other hand, struggle to repay claims because of inaccurate or sometimes incomplete information being submitted. Caught in the middle are patients who struggle to pay their monthly premiums as well as 100% of the cost of the treatments. This leads to patients forgoing care, which may mean minor problems turn into major ones.

The Ministry of Health and BHeC, like most stakeholders at the table, recognize that everyone involved is ultimately striving to give patients the best care possible.



Therefore, to strengthen best practices in healthcare the new legislation aims to require that:

- All insurers reimburse providers within 30 days of receiving a claim.
- Insurers provide information to providers regarding patients’ coverage.
- Providers submit claims for the insured portion directly to insurers, with information necessary to adjudicate claims promptly.

The legislation also includes:

- A process for how a claim is to be submitted
- Protocols for making the claims process more efficient, and
- Procedures for payment of services.

In order to help with the transition, the Ministry of Health will establish an implementation committee.

These steps have been taken as a response to continued public complaints about “upfront payments”. BHeC has been tasked with researching the various sides of the issue since 2008. We have listened, consulted with a variety of stakeholders and provided an opportunity for self-regulation through the 2010 Upfront Payment Guidelines; but the practice continued.

Realizing the systemic implications and challenges, the draft legislation seeks to ensure a fair and balanced solution, so that no one is “out-of-pocket”, the patient receives the treatment he/she needs and providers are paid promptly.

\* “Upfront payment” refers to the requirement for insured patients to pay 100% of charges at the time of receiving services.

## The latest on Bermuda’s National Health Plan

*The National Health Plan: Bermuda’s Health System Reform*, came a long way in 2011 and is set for much more in 2012. In February 2011, the NHP Consultation paper was released. Following the release, BHeC and Ministry of Health spent an intense few months in weekly meetings with various stakeholders and the public. Feedback was also received from across the Island via email, letters and phone calls. The feedback was reviewed and

in October the Consultation Feedback Report was published. Then, on November 8th, the final NHP report was published and six task groups and a steering committee were established to develop policy options for the NHP. Now a website: [www.nhp.bm](http://www.nhp.bm) and Facebook page have been set up to continue to keep the public up-to-date with progress on the plan. Visit the web site and like the Facebook page to receive ongoing updates.

With the six Task Groups and Steering Committee established, 2012 is set for much progress, consultation and public debate, as we work together to place the first blocks down toward the goals set-out in the NHP.

Contact us on 292-6420 or [bdahealthcouncil@bhec.bm](mailto:bdahealthcouncil@bhec.bm)