



# **FUTURE CARE**

A New Health Care Programme  
for Bermuda's Seniors

Frequently  
Asked Questions

**FutureCare provides you easy access to affordable, effective and co-ordinated healthcare. Below are some of your questions answered:**

## **1. Am I eligible for the FutureCare Plan?**

Yes, any senior aged 65 or over who was previously enrolled in HIP (the Health Insurance Plan), was automatically transferred to FutureCare on April 1, 2009.

If you have turned or turn 65 from Jan. 1 to Dec. 31, 2009, you will be eligible to apply for FutureCare from April 1, 2009 onwards. You can obtain an application form at Ground Floor at the Government Administration Building.

Anyone over age 65 not enrolled in HIP, but who qualifies for and is approved for Financial Assistance will be enrolled in FutureCare.

## **2. How much does it cost?**

The monthly premium is \$260, which is approximately \$60 more per month for significantly more benefits.

For those that do not qualify for the Age Subsidy the premium for FutureCare is \$773 per month.

According to law, an individual must have a period of consistent residency in Bermuda to qualify for the age subsidy. Government subsidizes 75% of the FutureCare premium for those who qualify for the subsidy. Persons who do not qualify

pay a higher proportion of the premium.

### **3. What does this cover?**

FutureCare provides a comprehensive benefit package that consists of:

- Hospital care (both Inpatient and Outpatient)
- Services provided outside the hospital including visits to GP's/specialists
- Dental care
- Preventative, diagnostic and laboratory services
- Medical equipment and prosthetics
- Long-term nursing services at home





- Prescription drugs
- Vision care
- Overseas care

For more detailed benefit information, please refer to the FutureCare brochure.

#### **4. What benefits are not covered by FutureCare?**

FutureCare does not cover:

- Long term custodial care in a nursing home
- Airfare and hotel costs for overseas care
- Overseas elective treatment or care that can be provided in Bermuda.

#### **5. Will I have to pay anything extra?**

In most cases, there will be some payment required. However, depending upon the medical provider and the type of service, this could vary, for example: FutureCare will cover 80% of the cost of prescription drugs with the individual providing only 20%; local hospital treatment will be covered at 100%; but overseas care could vary depending on the hospital.

## **6. What is the difference between FutureCare and HIP (Health Insurance Plan)?**

HIP was designed to provide cost effective, basic health care coverage only. HIP offers hospital care and limited supplemental benefits. That means under HIP most seniors pay for most of the professional services provided by specialists outside of the hospital. HIP does not adequately provide health coverage for an older population.

- Under HIP, seniors were limited to 4 physician visits annually. FutureCare offers unlimited physician visits.
- Under HIP, seniors did not have the benefit of long-term skilled nursing services in their home. They have this benefit under FutureCare.
- Under HIP, seniors had \$1,200 coverage annually for prescription drugs. FutureCare offers a benefit of \$2,000 per year for prescription drugs.
- Under HIP there was no vision benefit, whereas under FutureCare, the Vision Care benefit is \$250 per year.

## **7. Will I be covered for overseas treatment?**

Yes, Overseas care will be provided for emergency procedures or for procedures not offered in Bermuda at rates approved by the Bermuda Health Council. We are developing a network of approved hospitals to ensure quality care.

## **8. Can I choose overseas providers?**

FutureCare seeks to achieve the best possible care at the best possible value. You will have choices plan. If you choose a provider that is not approved, the FutureCare reimbursement will only be the equivalent of what would have been paid at an approved hospital. Therefore, there is the likelihood of having greater out of pocket costs if you are treated outside of the approved network.

## **9. How have hospitals been chosen to be part of the approved network?**

Our top priority in the selection of hospitals is quality of care at the best value. We are utilising those hospitals that have a high standard of care at a cost



for service that provides the maximum benefit and least out of pocket costs to you.

## **10. Who will manage FutureCare?**

FutureCare will be managed by the Health Insurance Department under the Ministry of Health. This Department has responsibility for FutureCare, HIP, the Mutual Reinsurance Fund and the Government Subsidy.

## **11. How is FutureCare funded?**

In the first year FutureCare will be funded with premiums from seniors and a Government contribution of \$10 million. In addition the prescribed sum that every insured person contributes to HIP via the Mutual Reinsurance will be diverted to FutureCare. This will result in approximately another \$2.5 million being transferred to FutureCare.



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