



## PRESS RELEASE

**NEW SECTOR GUIDELINES INTRODUCED  
TO MINIMIZE UPFRONT PAYMENTS IN HEALTHCARE**  
*-Ministry of Health supports best-practice guidelines intended to ensure insured  
individuals have full access to healthcare without financial barriers-*

**(Hamilton, Bermuda, 22<sup>nd</sup> June 2010)** – The Ministry of Health and the Bermuda Health Council (BHeC) today announce the introduction of new guidelines on upfront payments. The nine guidelines, which are outlined in the document *Upfront Payment Guidelines 2010*, are intended to minimize the requests for full payment for healthcare services at the time of delivery. They aim to help patients, insurers and providers have a shared understanding of what is possible and what is fair with respect to payment for healthcare. The full report is available on the Bermuda Health Council website at [www.bhec.bm](http://www.bhec.bm).

According to a telephone survey conducted by the BHeC in April 2009, an estimated 47 percent of healthcare providers in Bermuda sometimes or always require payment at the time of delivering services. Evidence suggests that such “upfront payments” can contribute to family cash flow problems and can prevent people from seeking healthcare in a timely manner.

The nine guidelines developed by the Upfront Payments Committee (UPC), a sub-committee of the Bermuda Health Council, advocate for: a maximum 30-day guarantee for claims reimbursement to providers by insurers; use of standardized claim forms for medical claims; understanding of stakeholder roles and responsibilities; electronic access to patients’ insurance status for providers; display of fee guides by providers; clearer disclosure about specialist referrals costs; electronic claims submission procedures between providers and insurers; electronic claims reimbursement procedures; and pursuing the development health service level agreements (HSLAs) between providers and insurers.

The Guidelines are intended to curtail the practice of charging full payment for services at the time of delivery, and can help patients be smarter users of healthcare by clarifying what is expected from providers, insurers and from themselves. For example, it is useful to know what something is going to cost before you purchase it. The Guidelines remind the public that they should confirm any costs before receiving care; and they remind providers that it is good practice to make available to patients information about their fees.

Minister of Health, the Honourable Walter H. Roban, JP, MP, says: “The Ministry is pleased with the extensive stakeholder collaboration undertaken to develop the Upfront Payment Guidelines and we look forward to these new guidelines helping to lessen the financial burden on families when accessing healthcare. We are grateful to the Upfront Payments Committee for developing the guidelines, which represent a tangible step in self-regulation within the healthcare sector. We appreciate the work of both healthcare providers and insurers in making the changes necessary to alleviate the impact of this practice on patients.”

Dr. Jennifer Attride-Stirling, Chief Executive Officer of the Bermuda Health Council, says: “Healthcare should be accessible and affordable to all and the requirement to pay significant sums at the time of receiving services can prevent some people from seeking care in a timely manner. The Guidelines are intended to promote a level playing field and an environment of fairness and trust among providers, insurers and patients, by establishing a shared framework of what is possible and what is fair in paying for healthcare.”

Ms Linda Merritt, Chairman of the Bermuda Health Council, says: “The *Upfront Payment Guidelines* provide a more consistent, efficient and transparent approach to providing and paying for healthcare. They address the needs and responsibilities of all stakeholders including healthcare providers, insurers, employers, and patients. This represents a significant collaboration within the healthcare sector.”

The Guidelines were developed by the Upfront Payments Committee (UPC) through extensive stakeholder collaboration and consultation with all professional bodies. The UPC was established in August 2009 by the Bermuda Health Council at the request of the Ministry of

Health. The committee was comprised of representatives from regulated healthcare professions and insurers; and was tasked with developing best practice guidelines on behalf of BHeC.

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**About Bermuda Health Council**

Established in January 2006, the Bermuda Health Council is tasked with overseeing Bermuda's healthcare system to ensure its sustainability. Staffed by a team of eight professionals with over 100 years of experience in administration, healthcare and finance, the Health Council draws upon the expertise and experience of its 15 Council members to regulate, coordinate and enhance the delivery of health services in Bermuda.

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