

BERMUDA HEALTH COUNCIL FEATURES RUN IN THE BERMUDA SUN ON 22 JANUARY 2010

HOW TO GET THE MOST OUT OF YOUR HEALTHCARE VISIT

By Jennifer Attride-Stirling, PhD; Chief Executive Officer, Bermuda Health Council

In order to get the most out of your visit to a health-care professional, follow these simple tips to ensure that you are adequately prepared:

Before the appointment:

- ❖ Decide exactly what you are seeking advice or treatment for – prepare, in your mind or on paper, a description of the ailment or health condition..
- ❖ Determine which type of professional you need to see – keep in mind that you may need a referral from your GP before you make an appointment with a specialist. Check whether this is a health insurance requirement.
- ❖ Verify that the health professional is licensed to practice in Bermuda by the relevant statutory body; a full list of registered healthcare professionals can be found on our web site, www.bhec.bm.
- ❖ Enquire about the cost of the visit when you make the appointment. Ask how much of the cost is covered by health insurance and if there are any co-payments or upfront charges.
- ❖ Write down all any questions you may have so that you can discuss these during your appointment.
- ❖ Take a pen and paper so you can make note of important facts and directions that you are given.
- ❖ Write down all the medications and vitamin supplements you are taking.

At the appointment:

- ❖ Arrive on time.
- ❖ Let the nurse know if you have moved or if your health insurance cover has changed.
- ❖ Explain your health concerns with the health professional and answer any questions they may have about your lifestyle.
- ❖ Ask questions if you don't understand and write down any instructions.

After the visit:

- ❖ Follow any instructions that you were given.
- ❖ If you want to learn more about your diagnosis, the internet can be a valuable resource. Look at sites such as www.selfhelpguide.nhs.uk, www.cdc.gov or www.webmd.com.
- ❖ Review your notes and if you have questions, call the professional.
- ❖ Call to follow up on any test results.
- ❖ Do not be afraid to get a second opinion from another professional. You can find a full list of professionals on www.bhec.bm (under “professional bodies”) or www.bermudahospitals.bm (under “find a BHB physician”).

- ❖ Keep a personal record of your health and medical treatment.
- ❖ If your symptom persists, call your healthcare professional.
- ❖ Take care of your personal health: commit to a healthy lifestyle, get regular health checks and know your numbers for BMI and blood pressure, sugar and cholesterol.

HEALTH INSURANCE – ARE YOU ADEQUATELY COVERED?

By Jennifer Attride-Stirling, PhD; Chief Executive Officer, Bermuda Health Council

The Bermuda Health Council (BHeC) is the healthcare watchdog for Bermuda. Our job is to understand the complex structure of the island’s healthcare system and to ensure it operates for the benefit of the public and the country.

The BHeC provides oversight for Bermuda’s health system in many ways; for example, we license health insurers, set the minimum health insurance package that can be offered and identify ways to ensure that our healthcare system is sustainable over the long-term.

The Health Insurance Act 1970 requires that all employed persons and their dependents have at least the minimum health insurance coverage, known as the Standard Hospital Benefit. This forms the basic package of all health insurance plans provided in Bermuda. It has been estimated that approximately 95 percent of residents have at least basic health insurance coverage on the Island, with 86 percent enjoying major medical insurance.

Employers are required by the Act to provide at least the minimum insurance package for all employees and their dependents. At least 50 percent of the plan must be paid by your employer, and up to 50 percent may be deducted from your salary. Self-employed persons are also required to secure a health insurance plan for themselves. This legal requirement has ensured that, unlike some countries with private-model health systems, a very low proportion of the working population in Bermuda is uninsured.

Uninsured individuals can incur medical expenses that they are unable to repay through their own financial resources. When this occurs, the healthcare provider may not be paid, the individual and/or their family may incur large debts to pay for treatment, the individual may go without care, or the government may have to foot the bill. The outcome depends on the circumstances of each case, but none of these outcomes is desirable.

In order to ensure the maximum number of individuals is covered, the Bermuda Health Council is gearing up to enhance its oversight of employers’ compliance with health insurance requirements. We are working to identify cases where employees are not under a health plan, and will be increasing public awareness of their rights and responsibilities regarding health insurance. If you are employed, you can ask your employer or insurer to confirm that your health plan is current, and if you are an employer or self-employed, you should ensure that your health insurance policy is renewed annually and that payments are up-to-date.

To find out more about your rights and responsibilities, visit our website at www.bhec.bm.

Dr. Jennifer Attride-Stirling is the Chief Executive Officer of the Bermuda Health Council and has been a healthcare advocate for over a decade. She has worked at the UK healthcare regulator and the London School of Economics; and has published papers on health regulation, health promotion, mental health and research methodology. Her work in Bermuda led to the introduction of various national initiatives by the Department of Health.