

PRESS RELEASE

26th February 2015

Bermuda Health Council raises awareness of Claims Regulations requirements

(Hamilton, Bermuda 26th February 2015) – Regulations requiring better information on health insurance claims will be fully implemented from 1st April 2015, which health professionals and the public should be aware of.

The Health Insurance (Health Service Providers and Insurers) (Claims) Regulations 2012 are best known for ending the practice of charging insured patients upfront for their healthcare visits. Instead, healthcare providers must submit claims directly to insurers.

In order for providers to submit claims to insurers, the Claims Regulations also introduced specific information sharing requirements between healthcare providers and insurers.

The information required impacts what a provider has to include in referrals for tests. From 1st April 2015, diagnostic tests could be denied or delayed if referral forms do not have the correct information.

In order for insurers to process claims from healthcare providers (e.g. laboratories or diagnostic imaging facilities) they must receive the name, date of birth, name of insured, relationship to insured, date of the procedure, name of referring provider (where applicable), health policy and certificate numbers, etc.

One of the key pieces of information that must be provided is the diagnostic code or ICD number. The number identifies why a particular test was ordered. It is needed so laboratories can know why a patient needs the test, and their claim for the procedure can be paid promptly by the insurer.

We are grateful to healthcare providers who have been engaged in the roll-out of these requirements and are providing all the necessary information on referral forms. Patients can assist in this process by ensuring, before they leave their health professional's office that their referral forms include: their name, date of birth, health policy information and certificate number; and medical diagnosis ICD number. This will ensure that their tests can be completed promptly.

No one wishes to deny a patient the necessary tests, but this information is needed so their care can be paid for and the correct care can be provided.

For more information on the Claims Regulations, please visit our website:
<http://www.bhec.bm/health-insurance-act-1970/claims-regulations/>

Media Contact:

Jennifer Attride-Stirling, CEO
Telephone: 292-6420
Email: healthcouncil@bhec.bm

About Bermuda Health Council

Established in January 2006, the Bermuda Health Council (Health Council) is tasked with regulating, coordinating and enhancing the provision of health services in Bermuda. The Health Council is a Government QUANGO that works with health system stakeholders towards a sustainable healthcare system for the Island.