

“Achieving a quality, equitable and sustainable health system”

Coming Soon....

The **National Health Accounts** is one of our most important annual publications and the 2012 report will be published this month. The NHA details what our health system costs, how it's paid for, and where the money is spent. The forthcoming report will show that health costs increased 8% between 2010 and 2011, getting us closer to the \$700 million mark. Watch this spot for the full report later this month.

Complaints to date

Since April BHeC has received 6 complaints from stakeholders:

- Complaints were received from 3 professionals & 3 patients
- 2 complaints were about fees and charges, 2 about patient care, & 2 about insurance reimbursement

Visit our web site at www.bhec.bm for all of our publications and updates

Recurring Theme

This is the 2nd anniversary of the BHeC Newsletter. We launched it in July 2010 and have published 8 Newsletters since then. Looking back we realized that **in 6 of the 8 Newsletters the issue of “upfront payments” was addressed somehow.** Everyone would have preferred a different course of events. Self-regulation has many advantages. But when it ceases to work and patients' access to care is compromised, the choices are few. The WHO monitors the impact of out-of-pocket payments for good reason, and Bermuda was feeling the impact of the upfront charges. The next few months will tell us whether our health system is sophisticated enough to put behind us this ‘recurring theme’ at last.

Bills, Claims and Regulations

Like it or hate it, the legislative route taken by the Ministry of Health to tackle upfront payments is here and having an impact on all of us. The volume, intensity and pace of work have been a challenge and we are fully aware of the enormous good-will shown across the health system to prepare for the change.

Nevertheless, while it has been a trying time, it has also created opportunities and mobilized change.

As we speak, more healthcare providers are looking at how to submit claims electronically in order to be paid faster. Insurers are working to make available eligibility and coverage information to providers so they can calculate co-pays. BHeC is setting up the infrastructure to help with the transition, monitor compliance

and grant exemptions where appropriate. And the public is gearing up to get care. In the words of one patient : *“I can't afford \$600 for the visit! I'm waiting for August 1, so I only get charged the co-pay.”*



This quote resonates because it's a reminder of why this change came about. But there are still questions out there about why and how the legislation was brought, so it's a good time to re-cap: **What is the problem?** Some patients go without care because they can't afford the full charge at once. **How much of a problem is**

this? In Bermuda 14% of adults have gone without treatment or a medical visit because they would have to pay the entire fee upfront (*Total Marketing Omnibus Survey, March 2012*). That is more than the population of Warwick.

Don't providers offer repayment plans? Some do, but not all and not for everyone in need. Most patients don't know who offers such plans and many don't know how to ask, or are too proud to do so. Some patients have been told “no” when they do enquire. So this voluntary help is good, but not enough.

Will insurers give providers the information they need to charge co-pays? For most healthcare the answer is yes. There are still some gaps that are technically very complex, and BHeC is working with the relevant parties to develop a solution.

How do I find out what to do? Visit www.bhec.bm under “[Health Insurance](#)” for a range of information sources.

Health insurers' licensing amendments

The **Health Insurance Amendment Act 2012** was passed in



March, updating the licensing requirements for health insurers operating in Bermuda.

The main changes were the shift in the annual licensing period, which now starts in January instead of April; and increases in data submission requirements, fees and fines.

The **licensing fee** for insurers was increased to \$1,000, and

finest for false representation were increased to \$2,000.

The act also increased the **data submission requirements** to ensure transparency and enable proper analysis of trends in health costs and utilization.

Contact us on 292-6420 or healthcouncil@bhec.bm