

Overseas Care Services

Disclaimer

1. The data is provided by the Bermuda Health Council and must be authorised prior to publication or use, and if authorised, must be cited when published or used.
2. Bermuda Health Council does not make any guarantees or provide third-party validation for the data sources.
3. The data provided is from claims data submitted to the Health Council by insurers for local and overseas claims (Note: this excludes local hospital, and subsidy claims but includes overseas hospitals). The original data is provided to the insurers by the health business submitting claims for the specified criteria outlined (i.e., conditions identified through diagnosis (ICD-9 or ICD-10) or procedure codes (CPT/HCPCS or local hospital charge codes)).
4. Fiscal year (FY) is from 1st April to 31st March.
5. Data included from Argus, BF&M, CG, GEHI, HIP and FTC.
6. Data submitted to the Health Council by insurers does not include out-of-pocket expenses.
7. Note: COVID-19 may have impacted the utilisation of services from March 2020 to the present.

Data

The following tables display local and overseas expenditure and claim count for overseas care services for the six (6) year period of the fiscal year ending March 2018 to the fiscal year ending March 2023.

NOTE:

- Expenditure: The total amount paid by local licensed health insurers.
- Claim Count: the number of claims submitted to local insurers by health service providers and health professionals.
- The data consists of claims flagged by claim type.
- The number of individuals may overlap across categories, as some may have received multiple types of care services. Additionally, some individuals may have received care both locally and overseas.
- For FY18, overseas data from one insurer was not reported and is therefore excluded.

Table 1 summarises the fiscal year 2023 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2023	Physician	\$645,597.00	1,307	\$895,227.00	1,933	\$2,086,265.00	4,119	\$1,208,921.00	2,524
	GP	\$145,959.00	442	\$88,083.10	414	\$198,633.00	621	\$103,526.00	619
	Internist	\$5,967.62	11	\$3,073.14	15	\$14,177.40	130	\$1,563.87	14
	Paediatrician	\$28,590.80	168	\$1,061.21	7	\$1,663.78	20	\$40,120.90	61
	Neonatologist	\$4,500.00	9	-	-	\$378.20	<5	-	-
	Specialist	\$82,149.90	168	\$191,350.00	455	\$428,553.00	523	\$2,478,574.00	5,830
	Allergist	\$12,452.40	28	\$1,802.86	20	\$1,945.65	27	\$1,334.25	7
	Asthmatologist	-	-	-	-	-	-	-	-
	Cardiologist	\$3,099.87	16	\$6,035.31	32	\$42,016.30	124	\$20,631.10	88
	Dermatologist	\$3,170.85	8	\$6,491.92	40	\$26,443.60	40	\$2,178.53	16
	ENT	\$12,438.70	15	\$16,503.20	22	\$25,864.60	47	\$11,646.20	25
	OBGYN	\$252.12	<5	\$44,135.20	76	\$20,823.40	44	\$12,750.80	26
	Urologist	-	-	-	-	-	-	-	-
	Anaesthetist	\$105,564.00	68	\$165,480.00	166	\$377,139.00	367	\$813,350.00	590
	Radiologist	\$12,767.00	55	\$35,996.40	75	\$49,190.60	159	\$171,821.00	808
	Surgeon	\$3,001.20	7	\$74,536.70	92	\$701,193.00	115	\$780,041.00	535
	Neurosurgeon	-	-	\$155.93	<5	-	-	-	-
	Vascular Surgeon	-	-	-	-	\$4,981.81	6	-	-
	Orthopaedic Surgeon	\$1,212.12	6	\$11,439.00	14	\$270,974.00	64	\$958,050.00	462
	Other Surgeon	\$19,824.80	21	\$116,287.00	94	\$286,607.00	273	\$123,927.00	177
	Psychiatrist/Psychologist	\$26,652.40	43	\$11,424.60	74	\$5,154.66	19	\$406.68	<5
	Psychiatrist	\$19,753.90	79	\$6,407.18	54	\$3,495.15	27	\$1,926.66	6
	Psychologist	\$51,964.00	173	\$80,458.30	518	\$29,611.50	210	\$4,190.00	26
Chiropodist	\$80.00	<5	\$1,023.64	<5	\$1,381.20	6	\$1,022.61	<5	
Chiropractor	\$3,728.02	94	\$4,492.98	111	\$15,708.80	248	\$3,155.35	78	
Other Physician	\$2,359.89	<5	\$2,485.92	7	\$2,873.54	7	\$3,669.77	5	
Facility	\$110,613.00	40	\$66,873.70	61	\$1,543,809.00	179	\$55,269.30	57	
Hospital	\$6,299,261.00	5,579	\$7,503,355.00	8,860	\$17,586,061.00	18,470	\$31,346,250.00	24,988	

Laboratory	\$30,574.80	347	\$91,420.10	801	\$186,046.00	1,452	\$207,205.00	1,655
Other Facility	\$92,437.30	413	\$285,987.00	1,292	\$475,047.00	2,860	\$280,467.00	1,909
Dental	\$80,376.70	589	\$114,419.00	780	\$179,530.00	925	\$70,147.80	378
Vision	\$13,587.70	101	\$45,591.40	375	\$75,332.20	538	\$18,984.80	148
Optometrist	\$1,165.77	20	\$2,054.17	28	\$5,199.71	78	\$2,910.84	31
Ophthalmologist	\$3,494.14	<5	\$1,602.50	7	\$4,243.84	30	\$32,076.10	54
Pharmacy	\$94,183.60	579	\$231,641.00	1,170	\$561,249.00	2,888	\$537,614.00	2,373
Allied Health	-	-	-	-	-	-	-	-
Physiotherapist	\$10,348.00	164	\$41,203.60	595	\$27,917.10	432	\$16,898.60	318
Registered Dietitian	\$6,120.89	27	\$1,908.82	24	\$540.00	5	-	-
Speech	\$4,342.34	38	\$1,949.40	12	\$1,762.00	22	\$37.60	<5
Other Allied Health	\$4,490.80	36	\$11,465.70	145	\$5,162.82	63	\$3,834.70	44
Nursing	\$2,534.38	26	\$1,118.30	16	\$16,961.30	37	\$13,465.40	91
Home Healthcare	\$15,245.70	21	\$54,544.00	47	\$58,352.70	205	\$119,062.00	226
Medical Supplies	\$1,059,281.00	1,013	\$1,671,473.00	1,871	\$2,303,579.00	2,589	\$2,545,179.00	2,112
Other Services	\$91,456.50	140	\$110,997.00	57	\$101,295.00	111	\$197,234.00	153
Overseas Accommodations/Travel	-	-	-	-	-	-	-	-
Air Ambulance	\$428,604.00	15	\$222,506.00	10	\$755,903.00	25	\$1,679,807.00	75
Unknown	\$29,325.00	119	\$74,734.20	265	\$148,480.00	562	\$57,587.50	231
Total	\$9,568,528.21	11,995	\$12,298,794.48	20,639	\$28,631,544.86	38,668	\$43,926,837.36	46,748

Table 2 summarises the fiscal year 2022 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2022	Physician	\$607,762.00	1,375	\$898,326.00	2,179	\$1,962,092.00	4,234	\$1,034,091.00	2,605
	GP	\$110,515.00	398	\$69,532.50	471	\$108,415.00	655	\$81,138.60	502
	Internist	\$205.00	<5	\$10,358.40	38	\$27,858.00	169	\$5,714.70	30
	Paediatrician	\$31,011.60	201	\$1,278.57	14	\$38.00	<5	\$89,952.90	113
	Neonatologist	\$111,653.00	123	\$110.92	<5	-	-	-	-
	Specialist	\$49,098.50	237	\$93,018.30	299	\$349,719.00	751	\$2,563,262.00	7,152
	Allergist	\$5,274.07	14	\$1,296.11	15	\$1,862.83	24	\$172.15	8
	Asthmatologist	-	-	-	-	-	-	-	-
	Cardiologist	\$4,944.81	24	\$3,691.46	27	\$53,948.50	221	\$25,335.20	78
	Dermatologist	\$371.89	<5	\$1,271.95	10	\$8,288.34	46	\$17,637.30	64
	ENT	\$9,843.51	15	\$1,400.64	17	\$16,648.40	22	\$9,393.35	10
	OBGYN	\$39.02	<5	\$44,945.20	115	\$9,049.12	48	\$7,789.73	26
	Urologist	-	-	-	-	-	-	-	-
	Anaesthetist	\$82,589.40	70	\$156,796.00	150	\$341,036.00	332	\$764,465.00	535
	Radiologist	\$7,168.68	44	\$22,268.30	59	\$53,205.40	177	\$189,494.00	1,065
	Surgeon	\$20,838.50	14	\$35,645.60	81	\$82,144.70	153	\$822,987.00	533
	Neurosurgeon	-	-	-	-	\$565.89	<5	\$2,897.75	9
	Vascular Surgeon	-	-	-	-	\$133.90	<5	-	-
	Orthopaedic Surgeon	\$3,675.43	13	\$26,465.60	22	\$88,624.50	67	\$868,686.00	434
	Other Surgeon	\$9,059.78	29	\$115,067.00	105	\$168,883.00	237	\$129,122.00	149
	Psychiatrist/Psychologist	\$15,298.60	41	\$42,097.80	252	\$1,005.19	<5	\$1,895.51	19
	Psychiatrist	\$16,230.40	74	\$30,705.10	208	\$6,194.07	44	\$2,521.01	13
	Psychologist	\$88,561.50	216	\$52,897.80	412	\$12,692.60	109	\$744.45	10
Chiropodist	\$171.84	<5	\$380.54	<5	\$1,626.84	6	\$514.48	<5	
Chiropractor	\$1,302.86	31	\$6,397.68	132	\$12,693.00	269	\$1,318.20	45	
Other Physician	\$1,196.92	<5	\$1,477.60	<5	\$6,066.85	8	\$144.49	<5	
Facility	\$108,700.00	33	\$103,857.00	117	\$24,113.90	125	\$205,863.00	142	
Hospital	\$6,359,752.00	4,333	\$6,920,728.00	9,483	\$14,786,422.00	17,032	\$29,842,578.00	24,037	
Laboratory	\$84,239.60	738	\$245,062.00	2,061	\$383,964.00	2,998	\$195,577.00	1,776	

	Other Facility	\$106,213.00	520	\$234,521.00	1,231	\$520,531.00	2,740	\$263,090.00	1,826
	Dental	\$86,991.10	480	\$101,803.00	814	\$139,203.00	845	\$32,324.50	195
	Vision	\$11,632.70	99	\$52,190.80	420	\$67,573.40	524	\$20,082.10	167
	Optometrist	\$1,894.33	22	\$4,249.33	53	\$11,968.00	104	\$1,980.42	28
	Ophthalmologist	\$3,927.80	15	\$417.82	5	\$7,197.36	48	\$25,331.30	62
	Pharmacy	\$212,973.00	602	\$160,301.00	1,525	\$506,722.00	3,048	\$358,576.00	2,543
	Allied Health	-	-	-	-	-	-	-	-
	Physiotherapist	\$10,560.90	257	\$35,868.60	555	\$44,055.90	614	\$14,321.00	300
	Registered Dietitian	\$1,125.00	13	\$1,435.00	16	\$2,290.00	5	-	-
	Speech	\$5,305.16	61	-	-	-	-	-	-
	Other Allied Health	\$14,117.00	262	\$4,894.12	76	\$5,734.29	40	\$350.70	<5
	Nursing	\$1,985.20	15	\$3,945.61	20	\$12,905.50	73	\$27,214.20	136
	Home Healthcare	\$14,690.80	14	\$32,549.80	48	\$87,001.10	147	\$225,462.00	205
	Medical Supplies	\$753,192.00	800	\$973,347.00	1,294	\$1,747,942.00	2,222	\$1,537,798.00	1,643
	Other Services	\$30,186.10	65	\$60,653.80	77	\$33,647.00	75	\$137,892.00	202
	Overseas Accommodations/Travel	\$150,041.00	574	\$190,683.00	770	\$358,908.00	1,442	\$1,306,091.00	2,299
	Air Ambulance	\$167,351.00	8	\$373,201.00	19	\$531,019.00	23	\$1,339,895.00	79
	Unknown	\$29,410.70	153	\$138,100.00	1,498	\$188,302.00	1,682	\$60,405.20	351
	Total	\$9,331,100.70	11,995	\$11,253,236.95	24,694	\$22,772,290.58	41,365	\$42,214,108.24	49,397

Table 3 summarises the fiscal year 2021 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2021	Physician	\$565,010.00	1,314	\$648,877.00	1,522	\$1,685,132.00	3,993	\$523,428.00	1,907
	GP	\$68,178.50	331	\$43,648.50	359	\$95,056.10	512	\$43,419.70	474
	Internist	\$504.44	<5	\$1,859.88	9	\$3,529.74	29	\$4,007.40	49
	Paediatrician	\$45,608.00	48	\$288.34	<5	-	-	\$70,390.80	88
	Neonatologist	\$31,367.20	15	-	-	-	-	-	-
	Specialist	\$106,348.00	198	\$125,079.00	358	\$362,278.00	941	\$1,051,581.00	2,687
	Allergist	\$1,648.95	7	\$1,847.28	9	\$838.68	7	\$4,750.51	7
	Asthmatologist	-	-	-	-	-	-	-	-
	Cardiologist	\$5,796.60	11	\$1,104.63	8	\$14,202.90	85	\$2,810.66	36
	Dermatologist	\$410.50	5	\$2,266.42	27	\$3,409.99	27	\$3,280.71	36
	ENT	-	-	\$1,393.94	5	\$1,978.16	12	\$815.00	5
	OBGYN	\$1,256.40	6	\$59,833.40	187	\$9,901.54	39	\$2,121.11	9
	Urologist	-	-	-	-	-	-	-	-
	Anaesthetist	\$74,947.50	44	\$128,717.00	100	\$294,010.00	275	\$400,597.00	308
	Radiologist	\$6,354.85	37	\$14,982.00	71	\$40,573.10	236	\$114,419.00	677
	Surgeon	\$1,161.80	<5	\$42,683.50	84	\$107,487.00	124	\$489,097.00	367
	Neurosurgeon	-	-	\$74.54	<5	\$1,869.28	<5	\$350.70	5
	Vascular Surgeon	-	-	-	-	\$721.68	<5	-	-
	Orthopaedic Surgeon	\$7,018.28	<5	\$5,110.61	7	\$247,973.00	76	\$549,199.00	266
	Other Surgeon	\$4,661.98	29	\$36,381.90	74	\$110,212.00	247	\$53,516.70	172
	Psychiatrist/Psychologist	\$17,162.70	66	\$13,409.90	120	\$6,446.96	37	\$2,025.04	16
	Psychiatrist	\$13,588.10	38	\$9,388.31	80	\$380.00	<5	-	-
	Psychologist	\$34,606.50	160	\$43,241.70	377	\$12,489.70	147	\$3,923.00	34
	Chiropodist	\$162.91	<5	\$237.87	<5	\$1,377.04	7	\$239.09	<5
	Chiropractor	\$2,359.36	94	\$9,983.52	222	\$9,934.79	194	\$3,120.40	119
	Other Physician	-	-	\$3,036.06	<5	\$6,503.17	9	\$775.68	<5
Facility	\$1,529.84	5	\$9,536.48	49	\$44,941.50	77	\$96,500.70	66	
Hospital	\$10,710,444.00	4,467	\$6,374,143.00	6,506	\$17,529,099.00	15,724	\$18,038,282.00	13,667	

Laboratory	\$18,925.80	274	\$64,191.10	831	\$195,569.00	1,562	\$138,582.00	1,843
Other Facility	\$72,394.80	436	\$168,471.00	938	\$331,118.00	2,207	\$214,033.00	1,265
Dental	\$46,835.80	393	\$79,705.60	610	\$104,317.00	662	\$41,038.30	272
Vision	\$10,229.70	92	\$39,948.70	293	\$39,979.60	297	\$4,957.22	60
Optometrist	\$810.25	9	\$1,794.26	24	\$3,921.96	47	\$970.65	16
Ophthalmologist	\$63.00	<5	\$175.35	<5	\$1,407.91	6	\$6,501.98	11
Pharmacy	\$203,280.00	546	\$246,924.00	1,173	\$515,321.00	2,833	\$356,628.00	2,501
Allied Health	-	-	-	-	-	-	-	-
Physiotherapist	\$11,147.20	168	\$26,858.40	439	\$40,865.40	717	\$11,551.50	255
Registered Dietitian	\$232.00	<5	\$900.72	22	-	-	-	-
Speech	\$925.00	15	\$74.69	<5	-	-	-	-
Other Allied Health	-	-	\$5,275.90	56	\$4,333.49	39	\$152.00	<5
Nursing	\$152,244.00	412	\$3,294.50	23	\$9,583.16	67	\$61,383.30	213
Home Healthcare	\$9,674.06	8	\$45,963.40	26	\$38,587.40	101	\$53,488.30	101
Medical Supplies	\$825,206.00	901	\$486,607.00	1,016	\$1,271,498.00	1,533	\$1,125,704.00	1,331
Other Services	\$28,237.20	35	\$16,110.30	51	\$72,402.00	94	\$147,037.00	158
Overseas Accommodations/Travel	\$58,242.70	253	\$103,299.00	523	\$389,729.00	1,280	\$512,824.00	1,068
Air Ambulance	\$202,455.00	13	\$193,517.00	14	\$830,281.00	58	\$911,033.00	80
Unknown	\$14,234.10	56	\$98,928.60	1,374	\$179,044.00	1,369	\$64,030.60	295
Total	\$13,355,263.02	10,497	\$9,159,164.30	17,596	\$24,618,303.25	35,674	\$25,108,565.05	30,472

Table 4 summarises the fiscal year 2020 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2020	Physician	\$792,815.00	1,557	\$1,367,015.00	2,865	\$2,475,674.00	5,951	\$986,876.00	2,899
	GP	\$119,151.00	578	\$61,079.40	479	\$106,400.00	699	\$101,138.00	797
	Internist	\$305.44	<5	\$6,091.59	67	\$9,114.31	62	\$3,192.22	19
	Paediatrician	\$46,675.40	204	\$523.31	<5	-	-	\$221.55	<5
	Neonatologist	-	-	-	-	-	-	-	-
	Specialist	\$608,778.00	749	\$586,578.00	808	\$1,558,278.00	2,527	\$1,251,989.00	2,149
	Allergist	\$3,128.62	15	\$8,615.06	28	\$5,114.99	24	\$4,263.04	15
	Asthmatologist	-	-	-	-	-	-	-	-
	Cardiologist	\$2,338.03	17	\$5,752.89	26	\$24,092.90	98	\$19,847.40	66
	Dermatologist	\$244.41	<5	\$7,254.02	49	\$15,489.20	79	\$9,724.33	38
	ENT	\$2,159.72	10	\$2,020.68	<5	\$4,041.37	23	\$506.37	5
	OBGYN	\$1,154.05	5	\$41,749.70	121	\$19,282.80	47	\$560.00	<5
	Urologist	-	-	-	-	-	-	-	-
	Anaesthetist	\$185,996.00	95	\$266,184.00	192	\$867,244.00	673	\$428,310.00	419
	Radiologist	\$39,958.60	152	\$46,129.90	223	\$183,223.00	858	\$162,392.00	615
	Surgeon	\$46,534.60	25	\$102,823.00	144	\$516,299.00	432	\$284,924.00	241
	Neurosurgeon	\$407.25	<5	-	-	\$19,352.80	17	\$770.88	<5
	Vascular Surgeon	-	-	-	-	\$5,634.73	26	\$368.78	<5
	Orthopaedic Surgeon	\$6,614.47	12	\$224,363.00	109	\$1,205,008.00	506	\$270,748.00	151
	Other Surgeon	\$9,111.28	40	\$60,647.60	103	\$194,594.00	370	\$108,728.00	300
	Psychiatrist/Psychologist	\$86,595.10	160	\$14,258.20	96	\$9,697.99	58	\$3,302.66	21
	Psychiatrist	\$38,855.50	114	\$12,038.30	125	\$3,494.73	36	\$1,439.92	13
	Psychologist	\$92,740.20	314	\$22,813.30	196	\$6,485.51	60	\$1,875.43	29
	Chiropodist	\$582.46	7	\$824.24	10	\$1,669.64	8	\$432.12	5
	Chiropractor	\$4,173.04	86	\$10,301.40	159	\$13,326.40	259	\$6,132.44	154
	Other Physician	\$5,284.18	12	\$3,401.52	14	\$10,679.60	23	\$1,013.63	<5
	Facility	\$20,007.10	26	\$34,358.60	83	\$154,354.00	229	\$438,376.00	177
	Hospital	\$7,527,634.00	6,901	\$8,841,800.00	9,927	\$32,444,974.00	29,232	\$18,351,668.00	19,375
	Laboratory	\$33,576.60	510	\$105,421.00	1,387	\$297,041.00	3,162	\$133,848.00	1,798
	Other Facility	\$140,854.00	453	\$258,740.00	1,709	\$679,315.00	3,670	\$344,724.00	1,811
Dental	\$77,160.90	611	\$175,757.00	1,177	\$207,465.00	1,202	\$118,283.00	593	

	Vision	\$19,125.50	149	\$56,415.30	397	\$89,274.30	635	\$26,297.60	259
	Optometrist	\$906.45	12	\$17,486.10	63	\$7,981.81	124	\$4,296.35	46
	Ophthalmologist	\$1,194.14	8	\$11,297.60	6	\$12,333.10	48	\$12,244.00	24
	Pharmacy	\$337,772.00	1,120	\$456,070.00	2,062	\$665,919.00	4,319	\$350,487.00	3,019
	Allied Health	-	-	-	-	-	-	-	-
	Physiotherapist	\$14,489.90	273	\$20,052.80	331	\$37,556.30	658	\$23,009.30	437
	Registered Dietitian	\$2,472.42	27	\$1,632.00	22	\$2,563.14	9	-	-
	Speech	\$3,699.99	13	\$150.20	<5	\$227.50	<5	-	-
	Other Allied Health	\$6,816.80	136	\$11,706.20	83	\$6,734.44	94	\$1,621.63	13
	Nursing	\$357,242.00	907	\$3,195.48	29	\$24,803.50	138	\$16,020.40	141
	Home Healthcare	\$65.10	<5	\$5,953.48	16	\$4,143.82	36	\$11,156.80	89
	Medical Supplies	\$961,129.00	1,214	\$958,093.00	1,510	\$1,807,242.00	2,785	\$1,619,649.00	2,090
	Other Services	\$25,549.50	42	\$120,963.00	138	\$146,216.00	250	\$106,890.00	118
	Overseas Accommodations/Travel	\$283,093.00	754	\$347,925.00	952	\$1,087,718.00	2,947	\$575,509.00	1,313
	Air Ambulance	\$154,369.00	7	\$418,627.00	31	\$1,120,404.00	80	\$793,531.00	55
	Unknown	\$33,048.90	112	\$56,923.90	194	\$188,981.00	581	\$82,995.70	253
	Total	\$12,093,808.65	17,435	\$14,753,031.77	25,938	\$46,239,443.88	63,036	\$26,659,362.55	39,558

Table 5 summarises the fiscal year 2019 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2019	Physician	\$809,183.00	1,757	\$998,284.00	2,830	\$2,798,696.00	6,571	\$1,177,165.00	3,116
	GP	\$119,288.00	683	\$82,050.90	588	\$96,052.00	767	\$99,668.10	842
	Internist	\$134.90	<5	\$1,367.91	6	\$15,590.10	72	\$9,290.15	41
	Paediatrician	\$161,763.00	245	\$156.00	<5	\$30.00	<5	\$8,325.85	15
	Neonatologist	\$1,673.76	<5	-	-	-	-	-	-
	Specialist	\$443,806.00	864	\$363,826.00	887	\$882,026.00	2,021	\$813,458.00	2,236
	Allergist	\$9,506.75	20	\$6,146.17	22	\$1,705.54	16	\$1,764.41	7
	Asthmatologist	-	-	-	-	\$525.00	<5	-	-
	Cardiologist	\$3,456.76	22	\$5,201.66	24	\$15,335.10	146	\$9,821.44	70
	Dermatologist	\$459.85	7	\$1,650.61	12	\$10,294.00	56	\$6,002.25	34
	ENT	\$437.66	<5	\$813.94	<5	\$6,720.87	20	\$399.96	5
	OBGYN	\$131.57	<5	\$37,059.00	138	\$8,281.58	44	\$754.00	<5
	Urologist	-	-	-	-	\$1,551.04	<5	-	-
	Anaesthetist	\$185,438.00	131	\$173,942.00	148	\$551,375.00	542	\$274,370.00	330
	Radiologist	\$32,086.40	171	\$52,328.20	221	\$140,232.00	648	\$105,655.00	559
	Surgeon	\$46,141.60	27	\$127,634.00	198	\$384,489.00	407	\$425,036.00	334
	Neurosurgeon	\$315.00	<5	\$15,410.40	<5	\$29,722.80	11	\$49,739.40	29
	Vascular Surgeon	-	-	\$6,435.35	26	\$9,432.47	31	\$723.66	5
	Orthopaedic Surgeon	\$1,637.17	17	\$44,175.20	24	\$958,665.00	380	\$244,143.00	99
	Other Surgeon	\$28,682.60	50	\$83,313.30	173	\$133,702.00	342	\$86,649.80	363
	Psychiatrist/Psychologist	\$54,945.70	141	\$9,969.67	69	\$3,761.81	21	\$2,790.42	19
	Psychiatrist	\$29,789.60	151	\$23,693.00	94	\$7,063.72	62	\$2,450.72	29
	Psychologist	\$101,852.00	233	\$16,735.00	138	\$7,731.04	36	\$3,981.81	13
	Chiropodist	\$1,043.76	<5	\$838.88	7	\$2,341.40	11	\$14.62	<5
	Chiropractor	\$4,218.15	108	\$6,212.58	133	\$13,787.80	343	\$3,790.44	88
	Other Physician	\$9,682.03	22	\$3,111.95	14	\$9,259.56	15	\$4,922.26	13
	Facility	\$10,598.20	75	\$94,889.30	54	\$87,678.80	115	\$398,299.00	212
Hospital	\$7,235,489.00	6,493	\$8,382,026.00	10,314	\$29,615,755.00	28,912	\$19,358,995.00	20,673	
Laboratory	\$50,315.20	554	\$184,827.00	1,599	\$263,797.00	2,689	\$172,440.00	1,982	

	Other Facility	\$130,556.00	632	\$210,045.00	1,506	\$590,329.00	3,269	\$314,549.00	1,673
	Dental	\$69,687.00	672	\$141,570.00	1,139	\$195,864.00	1,179	\$108,974.00	704
	Vision	\$19,485.30	122	\$63,242.20	409	\$81,949.10	538	\$25,035.50	283
	Optometrist	\$1,020.35	14	\$4,875.63	80	\$8,930.28	128	\$4,980.84	41
	Ophthalmologist	\$907.29	<5	\$572.03	<5	\$3,101.86	19	\$9,906.75	18
	Pharmacy	\$215,808.00	927	\$336,103.00	2,135	\$650,042.00	4,092	\$408,798.00	3,078
	Allied Health	-	-	-	-	-	-	-	-
	Physiotherapist	\$14,234.40	211	\$22,615.40	276	\$35,897.70	548	\$21,699.00	375
	Registered Dietitian	\$406.14	<5	-	-	\$25,555.40	23	\$124.32	<5
	Speech	\$1,312.32	<5	-	-	\$70.00	<5	-	-
	Other Allied Health	\$3,520.08	78	\$19,575.90	134	\$4,032.14	48	\$5,688.00	23
	Nursing	\$750.49	7	\$2,046.90	24	\$14,807.20	130	\$19,633.20	149
	Home Healthcare	\$15,476.20	79	\$140,085.00	120	\$138,948.00	377	\$76,162.50	228
	Medical Supplies	\$519,116.00	695	\$985,155.00	1,472	\$1,670,939.00	2,712	\$1,495,403.00	2,227
	Other Services	\$42,155.90	58	\$39,111.10	19	\$132,154.00	202	\$122,848.00	178
	Overseas Accommodations/Travel	\$298,521.00	855	\$319,703.00	876	\$842,364.00	2,372	\$605,361.00	1,346
	Air Ambulance	\$222,276.00	10	\$232,997.00	14	\$613,823.00	40	\$441,459.00	36
	Unknown	\$33,848.70	127	\$85,108.40	312	\$195,092.00	731	\$79,006.30	274
	Total	\$10,931,156.83	16,286	\$13,324,903.58	26,244	\$41,259,500.31	60,690	\$27,000,278.70	41,752

Table 6 summarises the fiscal year 2018 expenditure and claim counts for overseas care services, categorised by the following age groups: <19, 20–44, 45–64, and >65.

Overseas									
Fiscal Year	Age Group	<19		20-44		45-64		>65	
	Data Type	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count	Expenditure	Claim Count
FY2018	Physician	\$877,710.00	1,589	\$1,017,541.00	2,329	\$2,865,344.00	5,563	\$1,371,790.00	2,825
	GP	\$107,105.00	579	\$69,474.20	455	\$92,509.10	687	\$78,694.50	753
	Internist	\$2,153.83	7	\$1,538.85	12	\$8,674.74	64	\$5,029.49	30
	Paediatrician	\$50,615.70	104	-	-	-	-	-	-
	Neonatologist	\$191.94	<5	-	-	-	-	-	-
	Specialist	\$334,637.00	669	\$343,868.00	797	\$1,475,840.00	2,546	\$818,324.00	2,569
	Allergist	\$3,460.36	14	\$5,707.60	9	\$4,680.56	25	\$629.45	<5
	Asthmatologist	-	-	-	-	\$315.00	<5	-	-
	Cardiologist	\$921.13	6	\$5,404.74	20	\$11,918.20	104	\$7,697.10	55
	Dermatologist	\$467.91	<5	\$8,418.66	20	\$10,880.70	64	\$4,705.89	35
	ENT	\$1,823.33	5	\$3,116.84	7	\$26,738.10	41	\$522.00	<5
	OBGYN	\$492.22	<5	\$13,536.80	48	\$5,376.43	29	\$343.64	<5
	Urologist	-	-	-	-	-	-	-	-
	Anaesthetist	\$226,375.00	104	\$202,865.00	158	\$603,849.00	499	\$308,120.00	284
	Radiologist	\$28,822.20	134	\$36,507.10	188	\$145,335.00	751	\$115,059.00	656
	Surgeon	\$34,152.10	16	\$68,031.90	159	\$338,239.00	289	\$270,674.00	220
	Neurosurgeon	-	-	\$1,171.15	<5	\$108,396.00	49	\$34,973.80	19
	Vascular Surgeon	-	-	\$1,080.63	<5	\$1,952.03	6	\$110.39	<5
	Orthopaedic Surgeon	\$1,591.03	8	\$181,026.00	115	\$663,285.00	314	\$234,430.00	111
	Other Surgeon	\$8,831.09	43	\$64,805.50	113	\$241,195.00	384	\$87,801.40	357
	Psychiatrist/Psychologist	\$25,915.70	76	\$13,682.30	93	\$5,932.96	31	\$993.46	5
	Psychiatrist	\$14,679.60	110	\$8,028.31	94	\$4,909.15	45	\$2,574.81	28
	Psychologist	\$81,330.50	117	\$14,512.60	136	\$6,621.99	39	\$1,571.00	11
	Chiropodist	\$4,934.34	20	\$4,240.96	26	\$3,007.04	19	\$1,582.80	15
	Chiropractor	\$4,992.40	131	\$9,102.30	240	\$13,432.90	332	\$3,539.20	64
	Other Physician	\$3,757.97	11	\$6,618.85	13	\$4,665.15	6	\$1,470.50	5
	Facility	\$8,440.59	32	\$42,196.60	83	\$107,019.00	118	\$275,756.00	190
Hospital	\$6,342,271.00	5,675	\$8,762,317.00	8,500	\$27,155,069.00	26,832	\$15,750,603.00	16,661	
Laboratory	\$33,176.40	311	\$104,054.00	1,057	\$241,653.00	2,551	\$105,214.00	1,441	

	Other Facility	\$88,516.90	580	\$277,085.00	1,568	\$613,340.00	3,058	\$633,213.00	1,785
	Dental	\$46,809.00	478	\$156,880.00	1,124	\$200,357.00	1,107	\$99,303.20	623
	Vision	\$17,457.50	150	\$71,531.70	437	\$88,324.90	583	\$23,790.70	240
	Optometrist	\$1,190.74	17	\$4,471.26	63	\$10,179.60	136	\$2,949.94	41
	Ophthalmologist	\$2,746.97	18	\$3,051.78	24	\$13,439.40	44	\$9,240.32	10
	Pharmacy	\$157,045.00	730	\$202,760.00	1,393	\$447,019.00	3,066	\$466,883.00	2,071
	Allied Health	-	-	-	-	-	-	-	-
	Physiotherapist	\$16,205.80	313	\$16,969.30	348	\$25,795.20	487	\$10,134.00	165
	Registered Dietitian	\$612.74	11	-	-	-	-	-	-
	Speech	\$606.00	9	-	-	\$70.00	<5	\$210.00	<5
	Other Allied Health	\$4,599.76	80	\$3,784.03	60	\$3,299.00	49	\$1,347.56	20
	Nursing	\$1,605.52	13	\$1,903.19	14	\$15,162.90	86	\$10,509.80	87
	Home Healthcare	\$4,815.92	73	\$193,792.00	302	\$368,982.00	611	\$66,490.80	458
	Medical Supplies	\$373,724.00	514	\$1,272,947.00	1,346	\$2,257,445.00	2,377	\$1,210,111.00	1,681
	Other Services	\$42,087.00	31	\$26,600.40	34	\$113,571.00	178	\$65,136.60	119
	Overseas Accommodations/Travel	\$276,422.00	794	\$291,034.00	762	\$899,233.00	2,429	\$446,118.00	918
	Air Ambulance	\$212,014.00	12	\$374,676.00	29	\$887,869.00	65	\$390,759.00	42
	Unknown	\$27,915.60	106	\$57,263.40	224	\$149,846.00	624	\$48,862.90	176
	Total	\$9,473,222.79	13,698	\$13,943,595.95	22,406	\$40,240,771.05	56,290	\$22,967,269.25	34,782

Chart 1. Total Fiscal-Year Expenditure for Overseas Care Services by Age Group

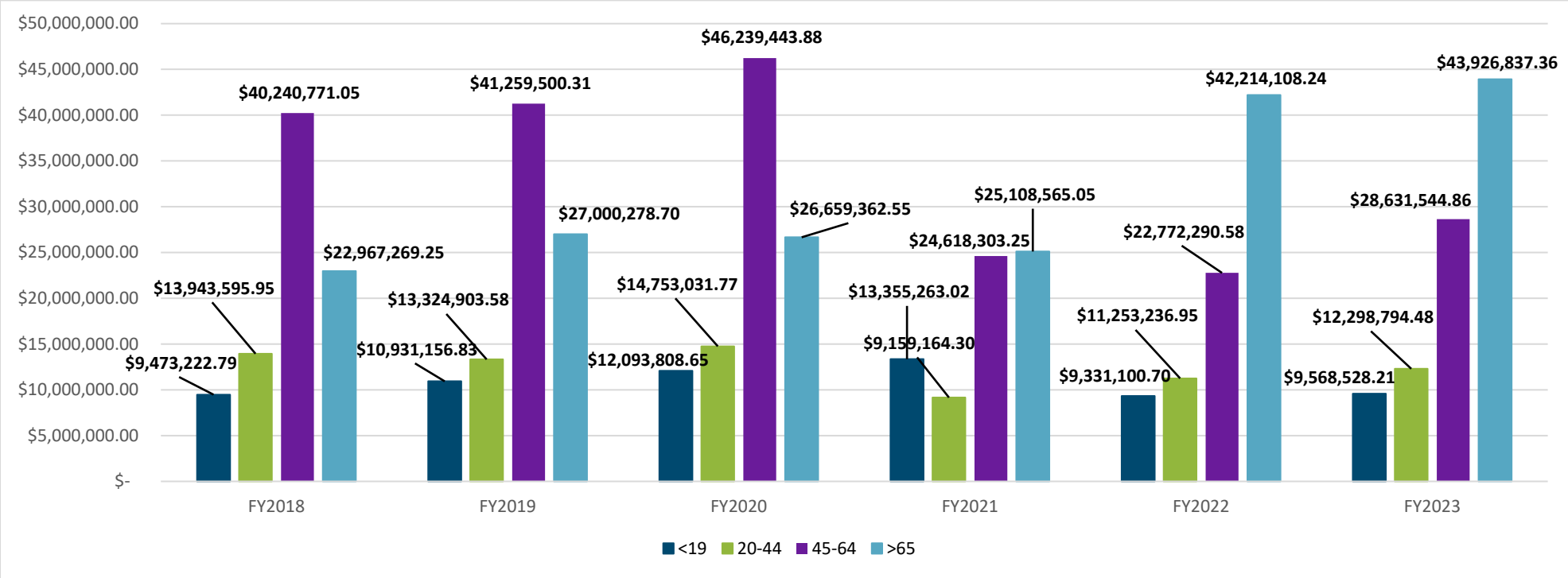


Chart 2. Total Fiscal-Year Claim Count for Overseas Care Services by Age Group

