

Musculoskeletal Conditions

Disclaimer

1. The data provided by the Bermuda Health Council (Health Council) must not be published or otherwise used without prior authorisation from the Health Council. Where authorisation is granted, the Health Council must be acknowledged as the source in a manner approved by the Health Council.
2. The Health Council does not make any guarantees or provide third-party validation for the data sources.
3. The data provided is derived from health insurance claims submitted to the Health Council by local licensed insurers for both local and overseas services. (Note: The dataset excludes claims for local hospital services and subsidy claims but includes claims for overseas hospital services). Claims are submitted by health businesses to the insurers using the applicable diagnosis codes (ICD-9 or ICD-10) and/or procedure codes (CPT, HCPCS, or local hospital charge codes).
4. The fiscal year (FY) is from 1st April to 31st March.
5. The data includes claims submitted by BF&M, Argus, CG, GEHI, HIP and FTC.
6. Claims data submitted by insurers do not include out-of-pocket expenses paid directly by patients.
7. Note: The COVID-19 pandemic may have impacted healthcare utilisation from March 2020 onward and should be considered when interpreting trends.

Data Description

The following tables present local and overseas expenditure, claim counts and unique claimants for musculoskeletal conditions over the four (4) fiscal years ending March 2020 through March 2023.

Definitions

- **Expenditure:** Total amount paid by local licensed health insurers for eligible claims.
- **Claim Count:** Total number of claims submitted by health service providers and health professionals to local insurers.
- **Claimants:** Number of unique individuals¹ who received care during the reporting period

Notes

- The analysis includes claims with primary diagnoses classified as musculoskeletal conditions using ICD-9 or ICD-10 diagnosis. Note that low back pain and arthrosis are excluded from this analysis.
- Individuals may be represented in more than one diagnostic category if they received care for multiple conditions.
- Individuals may also appear in both local and overseas datasets if they received services in both settings.

¹ Unique individual counts are insurer-specific. As a result, individuals with multiple policies or claims involving more than one insurer may be counted more than once in the overall count.

Table 1 presents local expenditure, claim count, and unique claimants for musculoskeletal conditions for the fiscal years 2020-2023.

LOCAL DATA												
OTHER MUSCULOSKELETAL												
Fiscal Year	FY2020			FY2021			FY2022			FY2023		
Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
<19	\$14,881.60	94	49	\$16,465.90	50	20	\$9,413.86	24	11	\$3,668.81	18	14
20 to 44	\$151,754.00	1,126	384	\$49,460.70	345	123	\$10,937.00	59	32	\$14,123.80	135	59
45 to 64	\$522,307.00	2,626	760	\$117,762.00	518	202	\$17,017.50	43	22	\$14,065.50	115	50
65+	\$354,183.00	1,751	570	\$137,330.00	486	178	\$19,141.00	131	42	\$23,103.90	164	65
Unknown	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$1,043,125.60	5,597	1,763	\$321,018.60	1,399	523	\$56,509.36	257	107	\$54,962.01	432	188

Table 2 presents overseas expenditure, claim count, and unique claimants for musculoskeletal conditions for the fiscal years 2020-2023.

LOCAL DATA												
OTHER MUSCULOSKELETAL												
Fiscal Year	FY2020			FY2021			FY2022			FY2023		
Data Type	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants	Expenditure	Claim Count	Claimants
<19	\$161.38	5	<5	\$14,583.80	<5	<5	\$224.26	<5	<5	\$1,041.04	13	<5
20 to 44	\$30,870.10	39	11	\$17,131.50	17	5	\$3,887.62	12	7	\$46,945.20	67	6
45 to 64	\$484,529.00	279	25	\$231,600.00	102	10	\$123,442.00	85	7	\$88,728.90	61	10
65+	\$18,944.80	100	9	\$422,849.00	236	14	\$391,149.00	219	12	\$325,053.00	337	14
Unknown	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$534,505.28	423	47	\$686,164.30	358	30	\$518,702.88	319	27	\$461,768.14	478	32

