

Office Visits

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 The data provided by the Bermuda Health Council (Health Council) must not be published or otherwise used without prior authorisation from the Health Council.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 office visit expenditure, claim counts, and unique claimants 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 office visits based on Current Procedural Terminology (CPT) procedure codes.
- Individuals may also appear in both local and overseas datasets if they received services in both settings.
- Reported expenditure excludes out-of-pocket expenses; therefore, the total expenditure on office visits is not fully known.

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 office visit expenditure, claim count, and unique claimants for the fiscal years 2020-2023.

LOCAL DATA					
Procedure	Fiscal Year	Age	Expenditure	Claim Count	Claimants
Office Visits	FY2023	<19	\$2,410,641.00	19,025	6028
		20 to 44	\$6,064,218.00	47,850	12578
		45 to 64	\$7,703,379.00	59,906	11,931
		65+	\$5,186,889.00	52,816	8,265
		Unknown	\$2,977,208.00	37,688	7,379
		Total	\$24,342,335.00	217,285	46,181
	FY2022	<19	\$2,357,388.00	23,595	6645
		20 to 44	\$6,491,624.00	55,847	12960
		45 to 64	\$1,111,124.00	63,160	12,154
		65+	\$4,962,380.00	51,013	7,977
		Unknown	\$3,162,598.00	41,791	11,498
		Total	\$18,085,114.00	235,406	51,234
	FY2021	<19	\$1,900,889.00	14,943	5834
		20 to 44	\$5,416,432.00	41,582	11693
		45 to 64	\$6,839,424.00	53,808	12,525
		65+	\$4,539,905.00	47,200	8,677
		Unknown	\$1,378,351.00	17,322	5,850
		Total	\$20,075,001.00	174,855	44,579
	FY2020	<19	\$2,765,277.00	22,316	7468
		20 to 44	\$6,388,738.00	49,962	14545
		45 to 64	\$8,271,001.00	67,525	15,775
		65+	\$5,153,102.00	54,530	10,272
		Unknown	\$20,924.30	288	127
		Total	\$22,599,042.30	194,621	48,187

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

OVERSEAS DATA					
Procedure	Fiscal Year	Age	Expenditure	Claim Count	Claimants
Office Visits	FY2023	<19	\$506,170.00	1,177	454
		20 to 44	\$366,453.00	1,798	648
		45 to 64	\$680,012.00	3,077	969
		65+	\$428,870.00	2,210	546
		Unknown	\$376,989.00	1,270	364
		Total	\$2,358,494.00	9,532	2,981
	FY2022	<19	\$364,393.00	1,019	446
		20 to 44	\$321,309.00	1,824	636
		45 to 64	\$577,546.00	3,070	970
		65+	\$333,431.00	1,870	507
		Unknown	\$324,758.00	1,173	368
		Total	\$1,921,437.00	8,956	2,927
	FY2021	<19	\$272,748.00	718	311
		20 to 44	\$244,545.00	1,238	446
		45 to 64	\$380,828.00	2,115	661
		65+	\$211,191.00	1,257	347
		Unknown	\$114,237.00	428	166
		Total	\$1,223,549.00	5,756	1,931
	FY2020	<19	\$521,352.00	1,273	573
		20 to 44	\$398,448.00	2,031	739
		45 to 64	\$784,734.00	4,067	1,228
		65+	\$424,604.00	2,434	685
		Unknown	\$2,762.77	10	5
		Total	\$2,131,900.77	9,815	3,230

Figure 1. Total Expenditure: Local vs Overseas

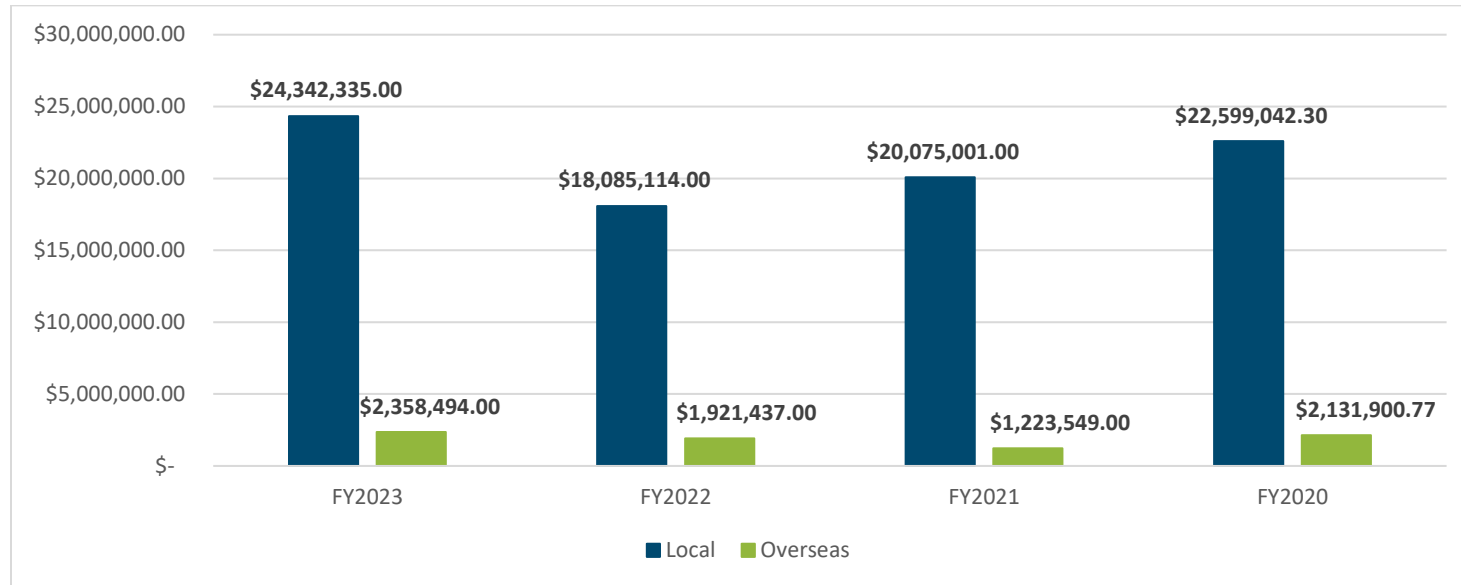


Figure 2. Total Claim Count: Local vs Overseas

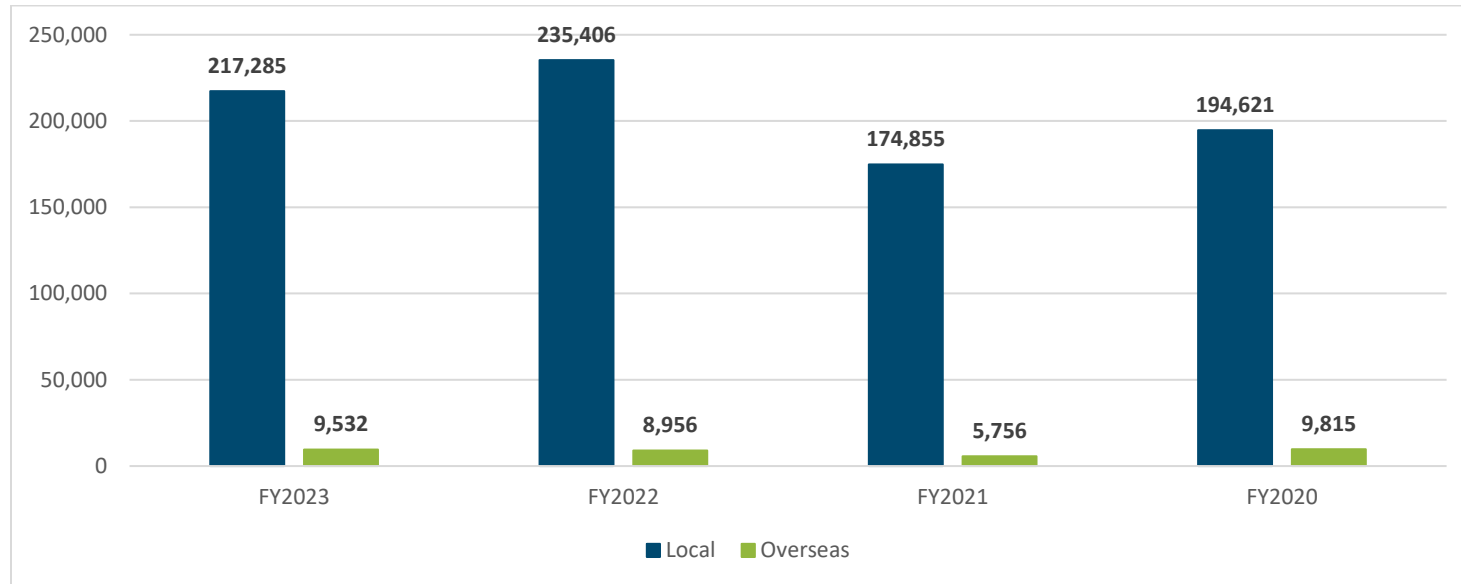


Figure 3. Total Claimants: Local vs Overseas

