HEALTH COUNCIL
BERMUDA

A Simple Guide to Understanding

Standard Health Benefit

An overview of the coverage, benefits and premiums associated with Bermuda's Standard Health Benefit (SHB).

SHB AT A GLANCE

1970

Established by the Health Insurance Act 1970

Originally, called **Standard Hospital Benefit** as it originally provided access to hospital services only

2015

Rebranded as **Standard Health Benefit** in 2015 as part of an ongoing initiative to improve access to preventative benefits

Benefits & Premium

- The inclusions and associated premium are reviewed annually and set by the Minister responsible for Health.
- The premium for SHB is called the **Standard Premium Rate (SPR)**.
- Historical SPRs can be found here.
- **There is no co-pay or balance billing for SHB services.**

Coverage Overview

- **ALL** insured persons must be covered for SHB.
- Government subsidises 100% of the cost of hospital-specific SHB services for **ALL** children under the age of 19, eligible individuals up to the age of 21, and select populations who are unable to afford care.
- Government covers a portion of the cost for hospital-specific SHB services for individuals over the age of 65.

What Benefits Are Included in SHB?

- Select Artificial Limbs and Appliances
- Select Home Medical Services
- Non-Hospital Haemodialysis and Peritoneal Dialysis
- Hospital Haemodialysis and Peritoneal Dialysis
- Hospital In-patient Services
- Select Hospital Out-patient Services
- Select Infusion Drugs and Chemotherapy Drugs
- Kidney Transplants and Anti-Rejection Drugs
- Select Non-Hospital Diagnostic Imaging Services
- Palliative/End-of-Life Home Care

All non-hospital SHB services are provided by approved health service providers at an approved rate. The full list of approved providers and services can be found on the Health Council website at healthcouncil.bm/programmes under the "**SHB and MRF**" tab.

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