

# 2017 EMPLOYERS' COMPLIANCE WITH THE HEALTH INSURANCE ACT 1970

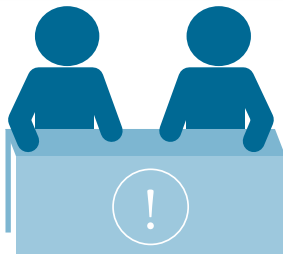
The Health Council enforces employers' compliance with the Health Insurance Act 1970. The Act states that all employees working more than 15 hours per week for more than 2 months per year must be provided with health insurance by their employer, through a local insurer licensed by the Bermuda Health Council. The employer may deduct up to half of the cost of the health insurance premium from the employee's pay.

Unfortunately, many employers fail to provide their employees with an active health insurance policy. The following is an example of a case received by the Health Council in 2017.



1. Mark went to his dentist and discovered he did not have health insurance coverage through his employer

2. Mark went to the Health Council to file a complaint



3. The Health Council conducted an investigation (confirmed status with insurer, reviewed Mark's pay stubs, dental bills, etc.)



4. Mark's employer was found to owe Mark \$5,000 for deductions taken from his pay, for health insurance he never received



5. Mark's employer was placed on the Health Council's website list of non-compliant employers



6. Evidence was collected and the case was referred to the Department of Public Prosecutions



## 2017 FACTS

- » A minimum of \$296,926 was recovered in Standard Health Benefit premium on behalf of employees
- » Most employees were unaware of the status of their insurance coverage until they sought medical care
- » The Health Council investigated 431 employers representing 1,993 employees
- » The Health Council received 21 complaints and 44 queries related to employer health insurance
- » Non-compliant employers were found to owe for either unlawful deductions or outstanding medical bills
- » 133 employers were named publicly as non-compliant