

# A Simple Guide to Understanding

# STANDARD HEALTH BENEFIT

- » Established by the **Health Insurance (Standard Health Benefit) Regulations 1971**
- » Originally, called Standard Hospital Benefit as it intended to provide access to hospital services
- » Re-branded as **Standard HEALTH Benefit (SHB)** in 2015 as part of an ongoing initiative to improve access to preventative benefits



» The benefits are reviewed annually



- » The premium is set by the Minister of Health
- » The premium effective 1<sup>st</sup> July 2018 is \$355.31
- » There is no co-pay or balance billing for SHB services



- » ALL insured persons must be covered for SHB
- » Government covers the cost of SHB hospital services for ALL children under the age of 19, eligible individuals up to the age of 21, and persons who are unable to afford care
- » Government covers a portion of the cost for SHB hospital services for seniors over the age of 65

## WHAT BENEFITS ARE INCLUDED IN SHB?

Non-Hospital Haemodialysis and Peritoneal Dialysis

Kidney Transplants and Anti-Rejection Drugs

Palliative End-of-Life Home Care

Non-Hospital Diagnostic Imaging Services

Home Medical Services

Infusion Drugs and Chemotherapy Drugs

Artificial Limbs and Select Appliances

Hospital Haemodialysis and Peritoneal Dialysis

Hospital In-patient Services

Hospital Out-patient Services

All non-hospital SHB services are provided by approved health service providers at an approved rate. The full list of approved providers can be found on the Health Council website at [www.bhec.bm/reimbursement-rates](http://www.bhec.bm/reimbursement-rates)