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"Achieving a quality, equitable and sustainable health system"

#### **Recently Published**

The Bermuda Nursing Council and the Bermuda Dental Board, in conjunction with the Health Council, have published Standards of Practice. The Standards provide guidance on what is expected for health professionals registered with these bodies, and detail the principles and values good clinical practice is based. The Standards are on our website.

#### **Complaints and Queries**

In the last quarter, BHeC received 12 Complaints. These were about:

- 4 (34 %) Costs/fees/billing
- 3 (25%) Employers' Insurance
- 3 (25%) Insurers' Responsibilities
- 2 (16%) Quality of Care

Visit our web site at www.bhec.bm for all our publications and updates.

## **Recommended Reading**

If you read only one book this year, let it be Atul Gawande's "Being Mortal: Medicine and What Matters in the End". It is an inspiring education and reminder that in ageing and death we need more than medicine to achieve the goals for humane care and a life with meaning. Its message has global implications and strikes a poignant chord in Bermuda.

Atul Gawande

Being Mortal

Medicine and What Matters in the End

# The Claims Regulations and you....yes: YOU!

Why do you

need this

test?

Starting this year, the Health Insurance (Health Service Providers and Insurers) (Claims) Regulations 2012 will be enforced. Claims without the required information will be pended by insurers **Admitting Clerk** allowing time for healthcare providers to ensure they submit the required data. However, as of 1<sup>st</sup> April 2015, claims that don't have the data elements specified in Schedule 1 of the Claims Regulations may be rejected.

## Does this affect me?

Yes. Health professionals referring patients for laboratory or imaging tests have to provide the diagnostic code, in particular. Without it the lab may have to turn your patient away, risk not being

paid, or could send the bill to the patient.

No idea

Patient

#### What do I have to do?

Include all required information on the referral forms. The diagnostic code is the most frequently missed item.

# Why is this happening?

The Claims Regulations sought to bring efficiency to the claims reimbursement process and to improve data collection for the entire health system. Without the required diagnostic code, along with other information such as the place of service, the health system cannot start to understand what healthcare is being provided or why. Implementing the Claims Regulations will enable faster claims processing and much better understanding of local health trends.

#### Why now?

The Claims Regulations have been in place since 2012. This enforcement schedule has been developed following years of consultation and communication with all stakeholders. We recognize that these Regulations are complex and require collaboration between patients, health professionals, healthcare providers, insurers and the Health Council, hence our constant outreach to stakeholders.

# Helping employees know they're insured

Legislation will soon be coming into place that will allow the Health Council to post on our website the names of employers who don't have active health insurance policies for their employees and non-employed spouses.

As many are aware, the Health Council monitors and enforces employers' compliance with the Health Insurance Act 1970. The Act requires that employers enact and maintain an ac-

tive health insurance policy with a licensed insurer for all employees and their non-employed spouses.

Posting the names of employers who are known to not have active health insurance will create a disincentive to non-compliance, and it's a means to tell employees that they're not covered. This information is important when deductions have been taken, or when care is needed and coverage is vital. This is about prevention and deterrence.



Contact us on 292-6420 or healthcouncil@bhec.bm