

Actuarial Review 2015

Our annual Actuarial Report is always highly anticipated for its review of the Island's utilization of select health benefits (Standard Health Benefit (SHB)). It is also the report the Ministry of Health, Seniors and Environment uses to set the price of SHB for the next fiscal year. This year, we are happy to report that SHB's price will remain at \$338.07. The full report will be released soon.

Complaints & Queries

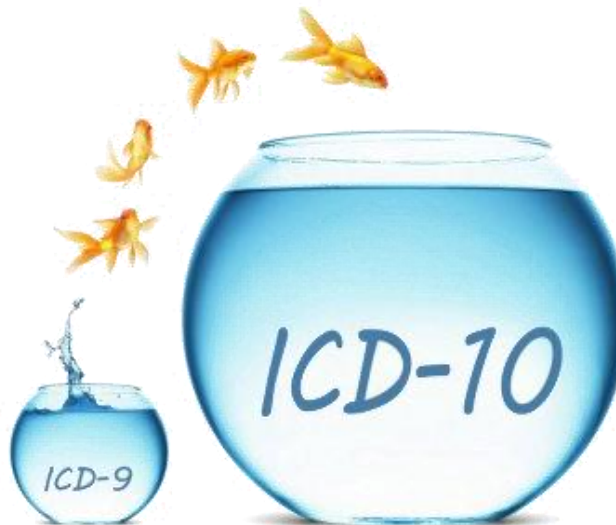
In the last fiscal year, the Health Council received 46 Complaints. These were about:

- 25 (55%) Employers' insurance
- 10 (22%) Cost/fees/billing
- 6 (13%) Quality of care
- 2 (4%) Insurers responsibilities
- 2 (4%) Professional registration
- 1 (2%) Upfront charges

Upholding standards to benefit professionals and those they serve

Overseeing and furthering the standards of an industry, protects users as much as the service providers. And nowhere is this more necessary than in life and death circumstances. Bermuda has an active and passionate community of health professionals who practice well, follow clinical guidelines and continue their education to ensure the best service for their patients. The Health Council aims to ensure the environment is safe for all those who practice well and all those receiving care. No one wants to hear about a patient suffering because of inappropriate care or incorrect billing. Standards have to be sufficiently upheld to safeguard acceptable outcomes – hence the mandate of the Health Council.

There on the horizon - ICD-10CMs



We will be working with stakeholders to implement ICD-10 for the Island. We currently use ICD-9 which is helpful, but only provides basic clinical information. ICD-10 offers more detail such as right body part versus left and the reason for the injury; however, this increase in detail means an increase in the number of codes. While ICD-9 has 14,000

codes, the ICD-10 coding system has approximately 68,000. Many countries have been using ICD-10 since 1994, but the United States has just implemented the ICD-10 Clinical Modification (ICD-10-CM) for diagnosis coding and the Procedure Coding System (ICD-10-PCS) for inpatient hospital care on 1st October 2015. Because the majority of overseas care for Bermuda's residents occurs in the US, it would be efficient to use the same coding system. Unfortunately the system change is not as easy as flipping a switch. It is time and resource intensive, requiring a hospital planning timeline, training for coding staff and clinical documentation improvement strategies. The Health Council will assist with the coordination of this change so look out in the next few months, as we galvanize stakeholders to participate in this transition.

It's Electric

Insurers report that 62% of claims are submitted electronically and only 21% of providers use electronic submission, and there is still work to be done. Providers report that they submit claims manually because insurers are unable to accept electronic claims. We have been assured, however, that 4 of the 5 insurers are currently able to accept electronic claims and the sixth will be online by 2017. So it's time to invest in an electronic system to ensure timely and accurate payment of claims. For assistance with your electronic claim submissions, contact insurers directly.



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