

Data Analytics on Expenditure for Chronic Conditions

Subject

A suggestion was submitted for an analysis to be conducted on the total expenditure, total claims, and the number of individuals in Bermuda who had healthcare claims submitted to insurers for reimbursement.

Disclaimer

1. The data is provided by the Bermuda Health Council and must be authorized prior to publication or use and if authorized, must be cited when published or used.
2. Bermuda Health Council does not make any guarantees or provide third party validation for the data sources.
3. The data provided is from claims data submitted to the Health Council by insurers for local and overseas claims (Note: this excludes local hospital and subsidy claims but includes overseas hospitals.). The original data is provided to the insurers by the health business submitting claims for the specified criteria outlined (i.e., conditions identified through diagnosis (ICD-9 or ICD-10) or procedure codes (CPT or local hospital charge codes)).
4. Fiscal year (FY) is 1st April to 31st March.
5. Data included from Argus, BF&M, CG, GEHI, HIP and FTC.
6. Data submitted to the Health Council by insurers does not include out-of-pocket expenses.
7. The data does not include claims rejected by insurers.
8. Note: Covid-19 may have impacted utilization of services from the time frame of March 2020, to current.
9. The Health Council is constantly looking to enhance the integrity of health system data which includes standardization of coding, improved accuracy of coding and streamlined data submission and review processes. As the health system becomes more familiar with coding standards, historical analyses may be impacted due to new information acquired through more accurate coding. In these cases, the most recent analysis of a dataset is the most accurate representation of the subject matter.



Main Office Line: 441-292-6420
Fax Line: 441-292-8067



healthcouncil@bhec.bm
www.healthcouncil.bm



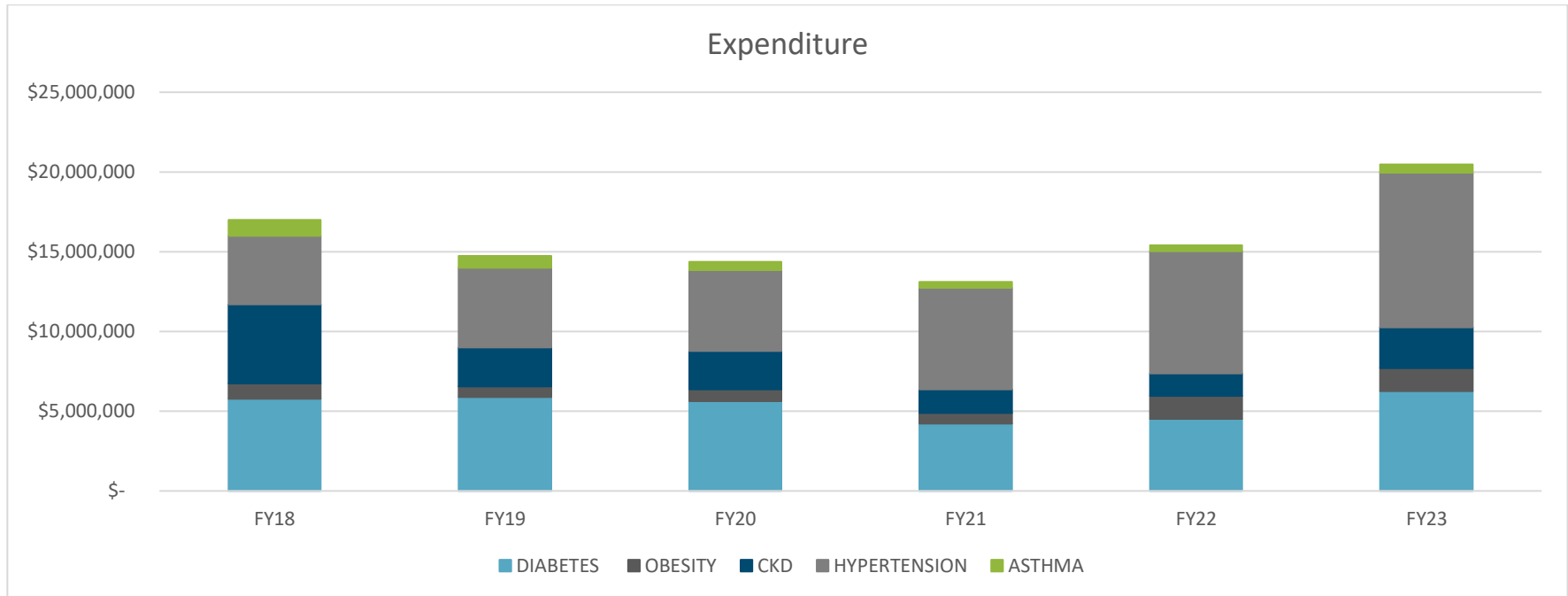
Bermuda Health Council
Sterling House (1st Floor)
16 Wesley Street
Hamilton HM11
Bermuda

Data

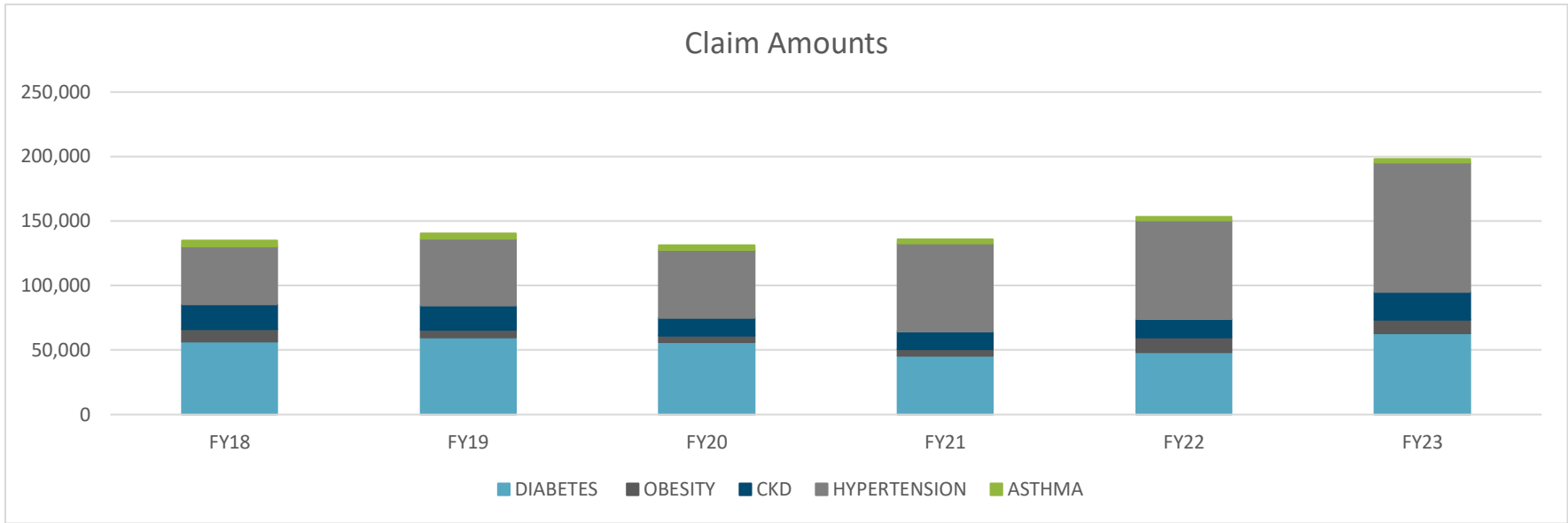
The following tables and charts display expenditure, claim amounts, and the number of individuals with a primary diagnosis for a chronic health condition over the last few years for both local and overseas claims.

Chronic Kidney Disease (CKD) claims do not include dialysis as dialysis and kidney transplant services are funded through the Mutual Reinsurance Fund (MRF), which has a fixed budget of approximately 29M.

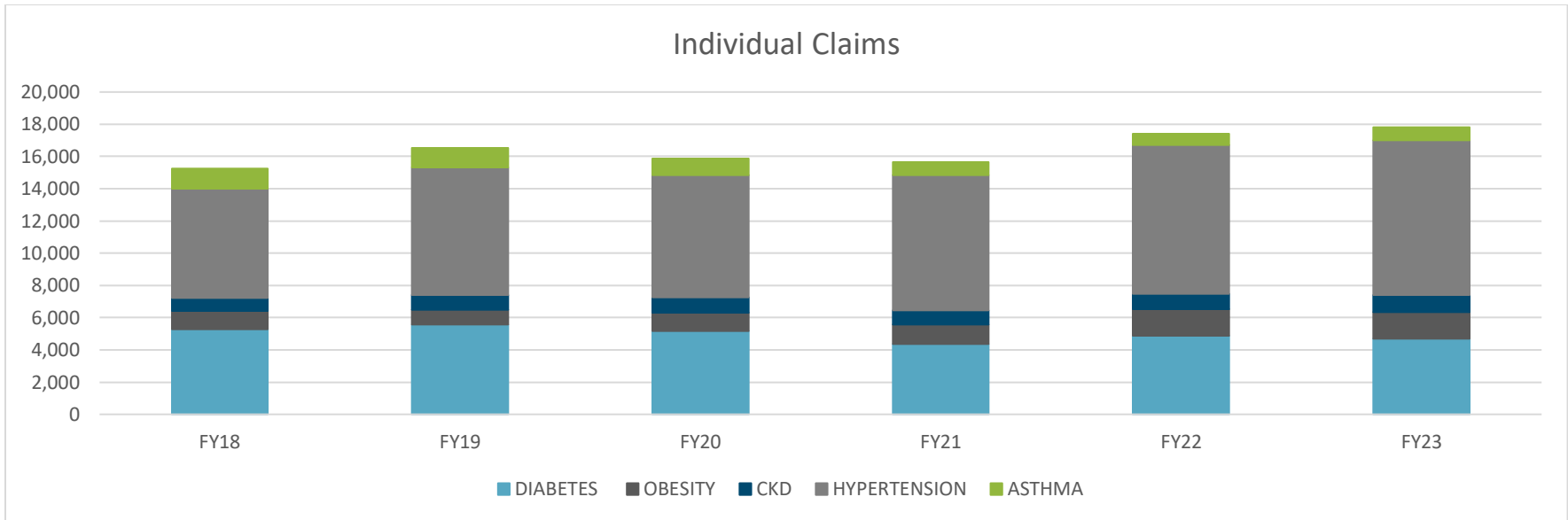
1.0 The following chart shows the local and overseas claim amounts on health conditions over the last few years.



2.0 The following chart shows the local and overseas claim amounts on health conditions over the last few years.



3.0 The following chart shows the number of individuals who have submitted claims for health conditions over the last few years.



4.0 The following table displays the raw data for the number of claims submitted to insurers.

CLAIM AMOUNT						
	<i>FY18</i>	<i>FY19</i>	<i>FY20</i>	<i>FY21</i>	<i>FY22</i>	<i>FY23</i>
DIABETES	56,577	59,575	56,290	45,417	48,361	62,791
OBESITY	9,556	6,278	5,058	5,421	11,378	10,650
CKD	19,433	18,569	13,513	13,392	14,315	21,410
HYPERTENSION	44,765	51,693	52,766	68,455	76,623	100,362
ASTHMA	4,749	4,472	3,596	2,972	2,389	3,026

5.0 The following table displays the raw data for the sum of claims reimbursed by insurers.

EXPENDITURE						
	<i>FY18</i>	<i>FY19</i>	<i>FY20</i>	<i>FY21</i>	<i>FY22</i>	<i>FY23</i>
DIABETES	\$5,792,721	\$5,877,985	\$5,641,496	\$4,239,495	\$4,522,332	\$6,241,821
OBESITY	\$930,404	\$668,822	\$709,288	\$661,553	\$1,453,090	\$1,470,099
CKD	\$4,961,734	\$2,434,074	\$2,423,139	\$1,481,971	\$1,411,364	\$ 2,532,855
HYPERTENSION	\$4,305,323	\$5,031,288	\$5,074,681	\$6,335,421	\$7,651,195	\$9,693,094
ASTHMA	\$1,001,061	\$739,883	\$513,280	\$392,519	\$348,037	\$546,825

6.0 The following table displays the raw data for the number of individuals who submitted claims to insurers.

INDIVIDUAL CLAIMS						
	<i>FY18</i>	<i>FY19</i>	<i>FY20</i>	<i>FY21</i>	<i>FY22</i>	<i>FY23</i>
DIABETES	5,277	5,561	5,160	4,372	4,886	4,701
OBESITY	1,154	915	1,140	1,204	1,643	1,649
CKD	798	938	959	894	949	1,045
HYPERTENSION	6,778	7,912	7,573	8,387	9,240	9,608
ASTHMA	1,238	1,193	1,044	798	697	799