

Data Analytics on expenditure for general practice (GP)

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. Note: Covid-19 may have impacted utilization of services from the time frame of March 2020, to current.



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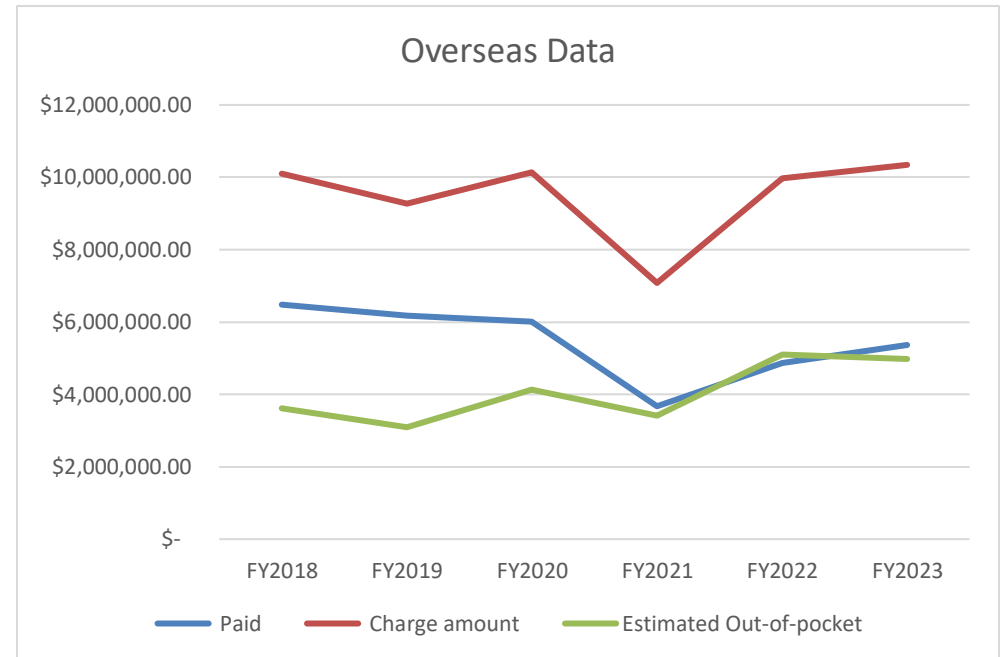
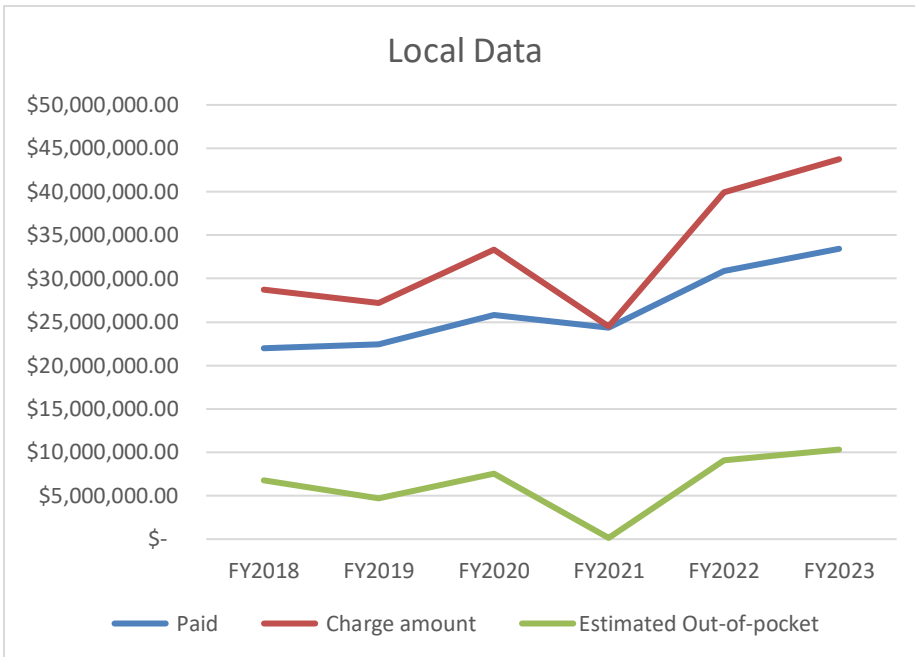
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Data

A suggestion was submitted for an analysis to be conducted on the total expenditure, out-of-pocket expenses, and the number of GP visits in Bermuda.

Note:

1. Actual out-of-pocket costs may include services NOT covered by insurance and thus may not be captured or able to be estimated from the claims data.
2. Data submitted to the Health Council by insurers does not include out-of-pocket expenses, thus out-of-pocket costs provided here is estimated as charged amount minus the amount reported by insurers as paid.
3. The average estimated out-of-pocket per claim amount is calculated by taking the estimated out-of-pocket amount divided by the number of claims.
4. The data provided is from claims data submitted to the Health Council by insurers that have been labelled as "GP" and "Physician". Claims under the label "Physician" may include general practitioners and specialists.



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Local Data

Fiscal year	Number of claims	Paid	Charge amount	Estimated out-of-pocket	Average estimated out-of-pocket per claim
FY2018	212,579	\$21,981,322.00	\$28,738,293.00	\$6,756,971.00	\$31.79
FY2019	204,188	\$22,458,568.00	\$27,166,019.00	\$4,707,451.00	\$23.09
FY2020	227,548	\$25,811,321.00	\$33,339,202.00	\$7,527,881.00	\$33.19
FY2021	217,995	\$24,348,796.00	\$24,487,971.00	\$139,175.00	\$0.64
FY2022	292,089	\$30,858,989.00	\$39,957,452.00	\$9,098,463.00	\$31.15
FY2023	309,133	\$33,433,397.00	\$43,748,371.00	\$10,314,974.00	\$33.38

Overseas Data

Fiscal year	Number of claims	Paid	Charge amount	Estimated out-of-pocket	Average estimated out-of-pocket per claim
FY2018	15,536	\$6,480,168.00	\$10,100,546.00	\$3,620,378.00	\$233.03
FY2019	17,759	\$6,180,387.00	\$9,272,203.00	\$3,091,816.00	\$174.10
FY2020	17,326	\$6,010,149.00	\$10,144,256.00	\$4,134,107.00	\$238.61
FY2021	12,239	\$3,672,750.00	\$7,080,488.00	\$3,407,738.00	\$278.43
FY2022	14,406	\$4,871,872.00	\$9,973,656.00	\$5,101,784.00	\$354.14
FY2023	14,286	\$5,372,210.00	\$10,343,110.00	\$4,970,900.00	\$347.96



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