

Data Analytics on expenditure for general practice (GP)

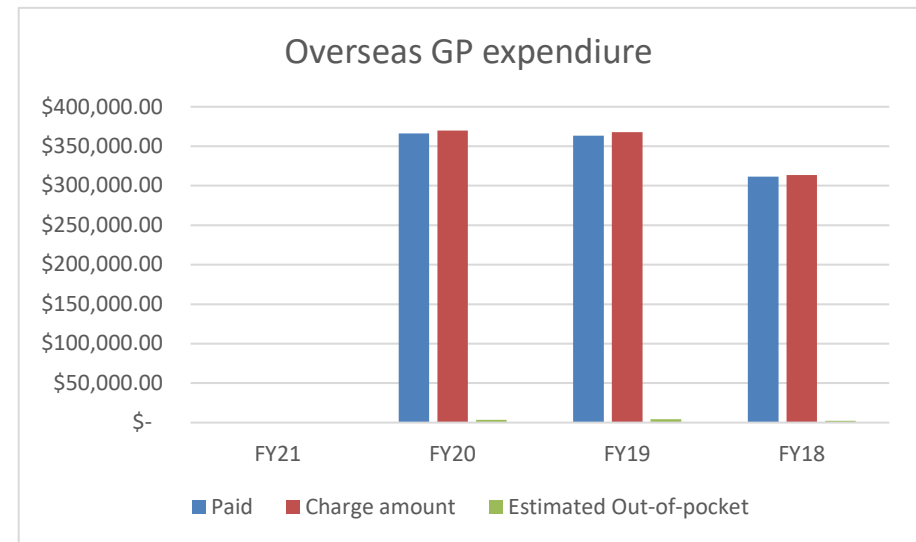
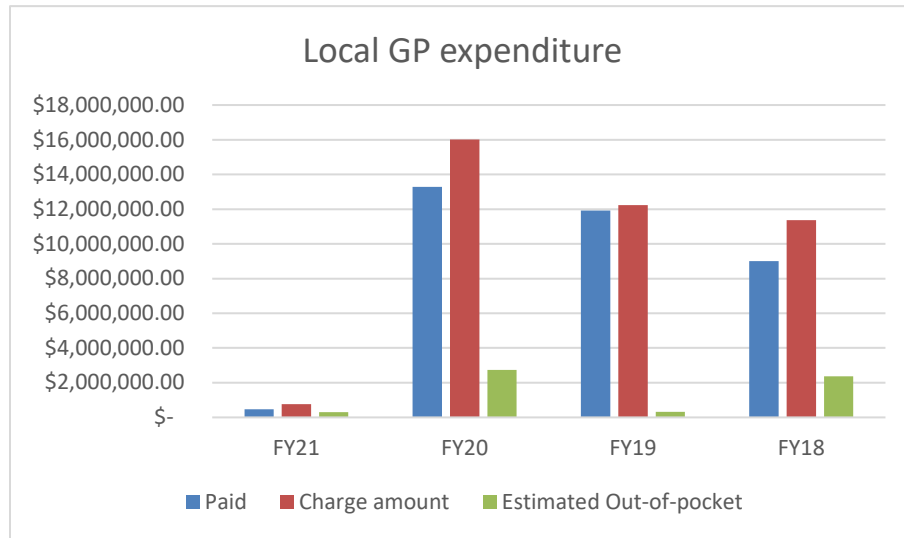
Subject

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

Disclaimer

2. 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.
3. Bermuda Health Council does not make any guarantees or provide third party validation for the data sources.
4. The data provided is from claims data submitted to the Health Council by insurers (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)). Claims expenditure does not include rejected claims.
5. Fiscal year (FY) is 1st April to 31st March.
6. Data included from Argus, BF&M, CG, GEHI, HIP and FTC.
7. Subsidy includes claims from: Youth, Age, Indigent
8. 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. Note: 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.
9. Charged amount is how much a provider has submitted to the insurers for the service. Paid amount is how much the insurers reimbursed providers for the service.
10. The following data is pulled by using the identifier (GP) under the claim type field submitted by insurers.

General practitioner (GP) expenditure



LOCAL

Fiscal year	Number of claims	Paid	Charge amount	Estimated Out-of-pocket
FY21	6,957	\$470,085.81	\$772,287.95	\$302,202.14
FY20	136,670	\$13,283,625.50	\$16,018,291.60	\$2,734,666.10
FY19	125,152	\$11,922,485.30	\$12,240,696.50	\$318,211.20
FY18	107,024	\$8,998,903.78	\$11,362,216.20	\$2,363,312.42

OVERSEAS

Fiscal year	Number of claims	Paid	Charge amount	Estimated Out-of-pocket
FY21	0	\$ -	\$ -	\$ -
FY20	2,571	\$366,292.13	\$369,714.05	\$3,421.92
FY19	2,852	\$363,553.01	\$368,034.11	\$4,481.10
FY18	2,437	\$311,326.05	\$313,465.27	\$2,139.22