

Data Analytics on additional cost related to overseas treatments

Subject

1. A suggestion was submitted for data analysis to be conducted on the expenditure and prevalence of additional cost related to overseas treatments.

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 Bermuda Health Council by insurers for local and overseas claims (Note: this excludes local hospital but includes subsidy claims and 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 Bermuda Health Council by insurers does not include out-of-pocket expenses.
9. Note: Covid-19 may have impacted utilization of services from the time frame of March 2020, to current.

Data

The following data provides expenditure, utilization, and average amount paid per claim for additional costs associated with overseas healthcare.

Procedure Code	F20			F21			F22			Total		
	Paid Amount	Claim Count	Paid Average	Paid Amount	Claim Count	Paid Average	Paid Amount	Claim Count	Paid Average	Paid Amount	Claim Count	Paid Average
A0430	\$1,230,159	71	\$17,326	\$1,353,189	81	\$16,706	\$1,246,669	57	\$21,871	\$3,830,018	209	\$18,325
S9976	\$1,442,946	855	\$1,688	\$678,140	315	\$2,153	\$1,129,939	528	\$2,140	\$3,251,025	1,698	\$1,915
HOTEL	\$885,935	818	\$1,083	\$619,752	369	\$1,680	\$807,830	571	\$1,415	\$2,313,517	1,758	\$1,316
A0435	\$812,556	36	\$22,571	\$868,341	45	\$19,296	\$854,691	41	\$20,846	\$2,535,589	122	\$20,784
HOTELP	\$543,055	459	\$1,183	\$279,007	150	\$1,860	\$441,325	211	\$2,092	\$1,263,387	820	\$1,541
A0428	\$109,145	94	\$1,161	\$73,949	70	\$1,056	\$83,714	63	\$1,329	\$266,808	227	\$1,175
A0429	\$86,935	66	\$1,317	\$19,340	14	\$1,381	\$74,625	18	\$4,146	\$180,900	98	\$1,846
A0426	\$86,745	45	\$1,928	\$73,143	40	\$1,829	\$31,680	17	\$1,864	\$191,567	102	\$1,878
A0427	\$43,612	26	\$1,677	\$29,236	22	\$1,329	\$33,175	18	\$1,843	\$106,023	66	\$1,606
A0425	\$45,869	158	\$290	\$23,316	109	\$214	\$34,778	106	\$328	\$103,963	373	\$279
T2001	\$21,750	21	\$1,036	\$53,564	35	\$1,530	\$12,965	9	\$1,441	\$88,279	65	\$1,358
S9977	\$29,403	35	\$840	\$10,660	12	\$888	\$1,379	3	\$460	\$41,442	50	\$829
A0422	\$284	5	\$57				\$31,375	4	\$7,844	\$31,659	9	\$3,518
S9994				\$3,920	1	\$3,920	\$4,620	1	\$4,620	\$8,540	2	\$4,270
A0999	\$638	4	\$160	\$1,728	24	\$72	\$840	12	\$70	\$3,206	40	\$80

A0130	\$1,033	16	\$65	\$537	9	\$60	\$1,792	24	\$75	\$3,361	49	\$69
S0215	\$910	14	\$65	\$167	8	\$21	\$1,131	14	\$81	\$2,209	36	\$61
S9975												
A0140	\$0	0	\$0	\$461	2	\$231	\$256	1	\$256	\$717	3	\$239
S9999	\$17	1	\$17				\$4	1	\$4	\$21	2	\$10
A0998	\$1,254	3	\$418							\$1,254	3	\$418
A0021							\$1,000	1	\$1,000	\$1,000	1	\$1,000
P9603	\$1	2	\$1	\$282	5	\$56				\$283	7	\$40
P9604	\$8	1	\$8	\$0	0	\$0	\$60	2	\$30	\$68	3	\$23
Total	\$5,342,256	2,730	\$1,957	\$4,088,731	1,311	\$3,119	\$4,793,849	1,702	\$2,817	\$14,224,836	5,743	\$2,477