



GOVERNMENT OF BERMUDA

Ministry of Health

Health Insurance Department

Health Insurance Committee Meeting Minutes

Meeting Date:	23rd January 2020	Time:	2:00pm – 3:30pm
Location:	Health Insurance Department Board Room	Note Taker:	Holly Diatelevi
Attendees:	Shivon Washington (Chairman), Holly Diatelevi, Dr. Ricky Brathwaite, Eleanor Furtado, Dr. Louise White		
Apologies:	Jennifer Attride-Stirling Stephen Gift, Pandora Glasford, , Dr Michael Ashton, Dr Cheryl Peek-Ball		
Topics	Highlights		
1. Opening	1.1 The Chair called the meeting to order at 2:07pm.		
2. Minutes	<p>2.1 12th December 2019 minutes were approved as circulated and signed.</p> <p>2.2 Action Items were reviewed and updated per below:</p> <ul style="list-style-type: none"> (i) Action Item 1: Analysis of claims and prescribed sum allocation completed. HID has documented it's assumptions as all of the claims incurred have not been received as of the date the analysis was completed. (ii) Action Item 2: Legislation is in draft. Eligibility lists source shall be the BHB. MRF insureds list start date shall be 1 June 2019 which is when the new funding model began. (iii) Action Item 3: The Chair to determine proper process for this item. Per the Acting CEO BHeC, the funds won't be used by the BHeC. 		
3. Financial / Governance	<p>3.1 Key Operating Summary Statistics 1 April 2019 – 31 October 2019</p> <p>3.1.1 Subsidy: The status of subsidy claims receipt and annual subsidy funding amount has not changed since 12 December 2019 HIC meeting.</p> <p>3.1.2 HIF Performance: As at 31 October 2019 and on an incurred basis, the Combined Fund is demonstrating a total loss ratio of 93%. The projected total loss ratio for the 2019/2020 FY is projected to be 95%.</p> <p>3.1.3 HIF Cash Flow: As at 31 October 2019 the Fund balance is in surplus position of \$6.97M. The projected account balance for the 2019/2020 FY is \$5.86M.</p> <p>3.1.4 BHB Funding Model: Allocation of actual to expected prescribed sums (on an incurred basis) were reviewed for the period June – October 2019. On an annualized basis current data suggests a negative variance actual vs. expected.</p> <p>3.1.5 MRF: On a cash flow basis, the Fund is in surplus of \$5.23M as at 31 October 2019 with a 2019/2020 year end projection of \$6.41M.</p> <p>3.2 Staffing Update – HID continues its' recruitment efforts aimed at ensuring</p>		

	operational risks are mitigated.
4. Plan Design	4.1 N/A
5. Appeals / Policy Decisions	5.1 Provider / Policyholder appeals – 2 potential cases involving D.O. and K.B./C.H. were discussed for information purposes.
6. Any Other Business	<p>6.1 Any Other Business</p> <p>6.1.1 Active Investigations - HID is investigating four (4) cases of suspected claims fraud; all involve PHC claims.</p> <p>Meeting adjourned at 3:35pm. Next HIC meeting scheduled for 27 February 2020 at 2:00pm.</p>

	Person Responsible	Target Date
1. Action receiving eligibility lists from insurers.	BHeC Acting CEO	December 2019/January 2020
2. Follow up on how to proceed with regards to approved funds which have not been utilized for the Kidney Transplant Coordinator. There may be a need to seek audit guidance from the Acting Permanent Secretary and conduct a legislative review.	Acting PS/HIC Chair	February 2020
3. The Bermuda Health Council to establish a mechanism to track administrative savings as a result of the new BHB Funding Model.	BHeC Acting CEO	Early 2020
4. Prepare and deliver a brief outlining suggested methods for Index Pricing.	HID PM Team & Acting Director	February 2020
5. Re-run the PHC and ECP analysis delivered at the 12 December meeting (and also provide the number of hospital admissions per participant which evidence suggests have decreased year over year) for the period 1 April 2019 – 31 March 2020.	HID PM Team & Acting Director	May 2020
6. Provide BHeC with raw claims data related to kidney transplant and dialysis to evaluate the split between these two services.	HID	February 2020

Signed: 
 Shivon Washington, Chairman

Date: 27th Feb 2020

Signed: 
 Holly Diatelevi, Acting HID Director

Date: 27 Feb 2020