



GOVERNMENT OF BERMUDA

Ministry of Health

Health Insurance Department

Health Insurance Committee Meeting Minutes

Meeting Date:	27th February 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, Stephen Gift		
Apologies:	Jennifer Attride-Stirling, Pandora Glasford, Dr Michael Ashton, Dr Cheryl Peek-Ball		
Topics	Highlights		
1. Opening	1.1 The Chair called the meeting to order at 2:10 pm.		
2. Minutes	<p>2.1 23 January 2020 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: Receiving eligibility lists from insurers remains outstanding. Legislation is in draft format. (ii) Action Item 2: Kidney Transplant Coordinator Funds remains outstanding. The Chair is to determine the proper process for this item. (iii) Action Item 3: Track administrative savings as a result of the new BHB Funding model remains outstanding and is due early 2020. (iv) Action Item 4: Prepare and deliver brief on Index Pricing – this has been completed. (v) Re-run PHC/ECP analysis is due in FY Q1 2020 (vi) Provide BHeC with raw claims data related to kidney transplant – this has been completed. 		
3. Financial / Governance	<p>3.1 Key Operating Summary Statistics 1 April 2019 – 30 November 2019</p> <p>3.1.1 Subsidy: The government grant amount exceeds claims received to date.</p> <p>3.1.2 HIF Performance: As at 30 November 2019 and on an incurred basis, the Combined Fund is demonstrating a total loss ratio of 97%. The projected total loss ratio for the 2019/2020 FY is projected to be 98%.</p> <p>3.1.3 HIF Cash Flow: As at 30 November 2019 the Fund balance is in surplus position of \$6.07M. The projected account balance for the 2019/2020 FY is \$5.4M.</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 – November 2019. On an annualized basis current data suggests a negative variance of \$3.73M actual vs. expected.</p> <p>3.1.5 MRF: On a cash flow basis, the Fund is in surplus of \$5.38M as at 30 November 2019 with a 2019/2020 year end projection of \$6.36M.</p>		

	3.2 Actuarial Report: HID's annual actuarial report was presented by Morneau Shepell via web conference.
4. Plan Design	<p>4.1 HID's PHC reassessment strategy was discussed. There are approximately 350 individuals who qualified for benefits yet were not assessed again subsequent to approval. HID is working with ADS on a revised assessment tool for this purpose.</p> <p>4.2 The 'Overseas Claims Fixed Fee Reimbursement Model Assessment' brief was provided to the HIC for discussion.</p>
5. Appeals / Policy Decisions	<p>5.1 Provider / Policyholder appeals –A decision brief related to PHC claims reconsideration for K. Burns was discussed. The HIC decided by majority vote to decline the request for reconsideration.</p> <p>5.2 Policy Decisions – Overseas dental discussion was deferred.</p>
6. Any Other Business	<p>6.1 Any Other Business</p> <p>6.1.1 The HIC discussed extending the current ECP program until 30 June 2020 [current contracts are scheduled to terminate 31 March 2020]. The extension was agreed provided the current terms and funding remain in place.</p> <p>Meeting adjourned at 3:45pm. Next HIC meeting scheduled for 26 March 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	Completed
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	Completed

Signed:


Shivon Washington, Chairman

Date

25th June 2020

Signed:


Holly Diatelevi, Acting HID Director

Date

25th June 2020