



GOVERNMENT OF BERMUDA

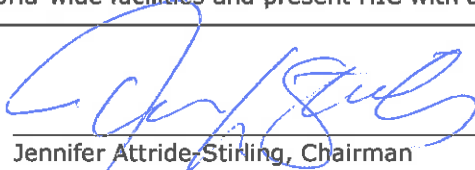
Ministry of Health

Health Insurance Department


Health Insurance Committee Meeting Minutes

Meeting Date:	26 th September 2019	Time:	2:03pm – 3:35pm
Location:	Health Insurance Department Board Room	Note Taker:	Shivon Washington
Attendees:	PS Jennifer Attride-Stirling (Chair), Shivon Washington, Dr. Louise White, Ricky Brathwaite, Eleanor Furtado, Jaime Cook, Dr. Cheryl Peek-Ball, Pandora Glasford, Stephen Gift.		
Apologies:	Dr. Michael Ashton, Holly Diatelev <i>i JMS</i>		
Topics	Highlights		
1. Opening	1.1 The Chair called the meeting to order at 2:03pm.		
2. Minutes	2.1 27 th June and 25 th July minutes were approved as circulated and signed. 2.2 Action Items were reviewed and updated per below.		
3. Financial / Governance	<p>3.1 HIF and MRF cash Flow review since SHB payment model change 1st June 2019</p> <p>(ii) HIF: Based on funding and claims experience from June to August 2019 the HIF is currently projected to have an end of year cash Flow balance of \$4.2 million.</p> <p>(iii) MRF: The current cash projection at end of year is \$7.2 million.</p> <p>It was noted that there are delays in HID receiving premiums from three (3) insurers. One (1) due to system issues and two (2) due to non-compliance of legislation.</p> <p>It was agreed a more assertive approach was required to receive premium on a timely basis from the insurers.</p> <p>BHB are placed at risk when funding is not received timely.</p> <p>Following discussion and review of evidence showing premium trends over years including one (anonymized) private company's premium, the HIC noted that regardless of the SPR remaining static in recent years, private premiums continuously increased. This was an indication that the SPR changes are not the determining factor for premium increases by insurers.</p> <p>3.2 Review of the draft HIC Appeals policy - The 3rd draft of the appeals policy was reviewed by the HIC and discussed in detail including clarification that as the appeals process only begins if a claimant is not satisfied with the HIC's decision and appeals to the Courts; therefore the HIC policy has to be to 'review' HID decisions. A number of changes were agreed to be made by the Acting Director. HIC will review a revised draft.</p>		
4. Plan Design	<p>4.1 Enhanced Care Pilot(ECP) Programme clinical update – adjourned to the special meeting to be held 11th October</p> <p>4.2 Personal Home Care Benefit Presentation - adjourned to the special meeting to be held 11th October</p>		
5. Appeals / Policy	5.1 Provider / Policyholder appeals – None		

Decisions	5.2 Policy Decisions – None	
6. Any Other Business	6.1 Any Other Business - None Meeting adjourned at 3:35pm. Next HIC meeting scheduled for 11 th October 2019 at 12:30pm.	
Action Items	Person Responsible	Target Date
1. Follow up with GEHI on MRF payments urgently.	S. Gift	ASAP
2. Make revisions to the appeals policy and send to HIC.	HID Acting Director	ASAP
3. Action receiving eligibility list from insurers.	BHeC Acting CEO	December 2019
4. 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
5. Secure an index price from the overseas cost containment vendor for world-wide facilities and present HIC with an analysis.	Acting HID Director	TBD 2019

Signed: 
 Jennifer Attride-Stirling, Chairman

24 Oct 2019
 Date

Signed: 
 Shivon Washington, Acting HID Director

24 Oct 2019
 Date