



GOVERNMENT OF BERMUDA

Ministry of Health

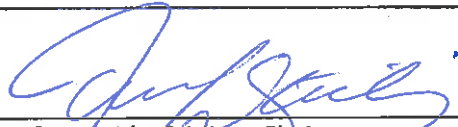
Health Insurance Department

Health Insurance Committee Meeting Minutes


Meeting Date:	23 rd November, 2017	Time:	2:00pm – 3:30pm
Location:	Health Insurance Department Board Room	Note Taker:	Laquita Burrows
Attendees:	PS Jennifer Attride-Stirling (Chairman), Laquita Burrows, Tawanna Wedderburn, Shivon Washington, Dr. Cheryl Peek-Ball, Eleanor Furtado, Diana Liacos		
Apologies:	PS Wayne Carey, Dr. Louise White, Stephen Gift, Dr. Michael Ashton		
Topics	Highlights		
1. Opening	1.1 The Chairman called the meeting to order at 2:04pm.		
2. Minutes	2.1 October 26 th , 2017 minutes were approved as circulated and signed. 2.2 Action Items were reviewed and updated per below.		
3. Financial / Governance	<p>3.1 Subsidy / HIP / FCF Review – Real cost of Subsidy claims is projected to be \$33.3 Million higher than subsidy grant at year end. Ministry Comptroller provided analysis of discrepancies between BHB and HID subsidy projections. HID projections are based on actual claims adjudicated. BHB projections start with prior year net claims and include increases as assumptions. Currently at \$1 Million difference; Ministry Comptroller advised this is the closest HID and BHB have ever been. Working on establishing a shared methodology. There is concern about senior claimants without COE. Analysis shows there is little increase in participants without COE, although the number of claims submitted has increased. However, the amount approved for payment has increased minimally with per diem changes accounting for increase. BHB to provide numbers for resident non-Bermudian, non-PRC youth subsidy utilization. HID will progress COE plans to ensure correct COE entitlement.</p> <p>3.2 Funds' Performance – 3rd Quarter ended September 2017 – FC is profitable as a result of subsidy and HIP profitability is down due to one high-cost group. Loss ratios based on plan premiums shows FC breaking even with HIP claims exceeding the premium. Loss ratios based on plan premiums less SPR shows that the SPR subsidizes the plans' supplemental benefits. FC headcount is up 2.18% with HIP down 2.47%; DFA has the biggest impact on HIP and FC headcount. ECP headcount is up. MRF: one private insurer reporting is delayed due to system transition and surrounding issues; causing major compliance concerns for non-payment of MRF premiums. Appropriate authorities are aware. 3rd instalment of 2nd quarter prescribed sum of \$2.4 Million will be paid November 24, 2017.</p> <p>3.3 Cash Flow Projections for HIP & FutureCare – Cash is sufficient for now. The transfer from HIF to FC to occur later in the year to avoid audit concerns with appearance of bad debt. Discussion of single fund with 2 plans (one set of financials) and feasibility of Legislative change. Further discussions required by HID to bring a recommendation.</p> <p>3.4 ERM Sub-Committee Terms of Reference – At the conclusion of the HID Funds audits for the year ended March 31, 2015, Audit Exit Conference Point #18 referred to the lack of terms of reference for the ERM. HID's Management agreed and developed documentation for the HIC's approval. The HIC requested point 6 and point 10 of the terms of reference be combined. Unanimous approval of the ERM Terms of Reference to</p>		

	<p>be made effective November 23, 2017. Final document will be circulated with the November minutes.</p> <p>3.5 HIC 2017 Annual Report – The HIC reviewed the 2017 Annual Report to the Minister of Health outlining HIC activities, and prepared in accordance with Section 17 of the Health Insurance Act 1970. Suggested minor amendments will be made accordingly.</p>
4. Plan Design	4.1 ECP & PHC – Grateful participants have taken the time to write letters expressing their appreciation for HID’s nurses, ECP and PHC benefits. These letters are evidence of what case management can do. The HIC agreed and extended accolades to the nursing team.
5. Appeals / Policy Decisions	<p>5.1 Provider / Policyholder Appeals – None</p> <p>5.2 Policy Decisions –Kidney Transplantation Access and Associated Costs – HIC considered whether kidney transplant benefit should cover more of the medical and non-medical costs in order to avoid long term dialysis costs. Discussed the complexities and multiple factors impacting financial barriers to transplantation for HID patients. Of the approximately 210 dialysis patients 5-10% may benefit from transplantation. HIC was advised by HID’s Clinical Care Manager that generally these patients have multiple chronic diseases, consequently it costs more for a transplant as complications exist (compromised immune systems, infection risk, may need dialysis after transplant). Patients are not aware of the process or rate and facility options. Deliberations included cost/benefit of additional coverage, other venues for transplantation, crafting multi-year benefit, forming a committee, facilitating funding now for eligible individuals. The HIC agreed to reconvene to discuss after HID held talks with the Nephrologists.</p>
6. Any Other Business	<p>6.1 Any Other Business</p> <p>6.1.1 December Meeting – There will be no December meeting unless policy decisions are needed.</p> <p>6.1.2 2018 Meetings – Meetings will remain on the 4th Thursday of the month at 2:00pm. Will be reassessed after new HIC members appointed.</p> <p>Meeting adjourned at 3:52pm. Next HIC meeting scheduled for January 25th, 2018 at 2:00pm.</p>

Action Items	Person Responsible	Target Date
1. Radiation Therapy portability discussion.	HID Director	January 2018
2. Provide longer trend from past (2 Years) for HIP and FC headcount	HID Controller	February 2018
3. Provide figures of how much PHC is saving health system	HID Controller	January 2018
4. Subsidy – BHB to provide numbers for resident non-Bermudian, non-PRC youth utilization over last 5 years.	Ministry Comptroller and HID Finance Team	January 2018
5. Continue discussion of covering more of the medical and non-medical costs associated with kidney transplantation.	HID Director	After HID and Nephrologists meet
6. Amend ERM Terms of Reference and circulate with minutes.	HID Director	December 2017
7. Discuss single fund with 2 plans and Legislative changes.	HID Director and Finance Team	ASAP

Signed: 
 Jennifer Attridge-Stirling, Chairman

25 Jan 2018
 Date

Signed: 
 Laquita Burrows, HID Director

25 January 2018
 Date