



GOVERNMENT OF BERMUDA

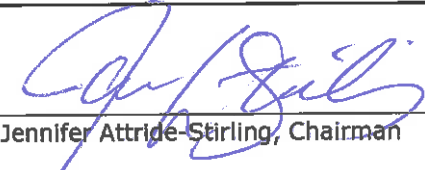
Ministry of Health

Health Insurance Department

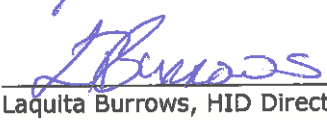
# Health Insurance Committee Meeting Minutes

|                                  |   |                    |                 |
|----------------------------------|---|--------------------|-----------------|
| <b>Meeting Date:</b>             | 26 <sup>th</sup> April 2018   | <b>Time:</b>       | 2:00pm – 3:00pm |
| <b>Location:</b>                 | Health Insurance Department Board Room  | <b>Note Taker:</b> | Laquita Burrows |
| <b>Attendees:</b>                | PS Jennifer Attride-Stirling (Chairman), Laquita Burrows, Shivon Washington, Dr. Cheryl Peek-Ball, Tawanna Wedderburn, Dr. Louise White   |                    |                 |
| <b>Apologies:</b>                | Stephen Gift, Dr. Michael Ashton, PS Wayne Carey  |                    |                 |
| <b>Topics</b>                    | <b>Highlights</b>   |                    |                 |
| <b>1. Opening</b>                | <b>1.1</b> HID Director Deputy Chair called the meeting to order at 2:07pm, to cover during the Chairman’s delay.   |                    |                 |
| <b>2. Minutes</b>                | <b>2.1</b> 7 <sup>th</sup> March 2018 minutes were approved for signature after minor amendment is made. 22 <sup>nd</sup> March 2018 minutes were approved as circulated and signed.<br><b>2.2</b> Action Items from 22 <sup>nd</sup> March 2018 minutes were reviewed and updated per below.   |                    |                 |
| <b>3. Financial / Governance</b> | <p><b>3.1 Subsidy / HIP / FCF Review –</b></p> <p><b>a)</b> Subsidy claims incurred totalled \$112.77M at 28<sup>th</sup> February, with a total of \$104.33M approved for payment. Estimated total claims incurred for the year is currently at \$123M (\$42.1M over budget) with total estimated approved claims for payment at \$113.8M (\$32.9M over budget). A question arose on Geriatric subsidy and the HIC was advised the line item will be removed next fiscal year and combined with long term care. Dialysis is still included in subsidy numbers.</p> <p><b>b)</b> For the eleven months ended 28<sup>th</sup> February 2018 HIP has incurred claims totalling \$26.2M with \$22.5M approved for payment. Total expenses were at \$26.5M with total revenues at \$32.2M for a net surplus of \$5.6M. The combined loss ratio which accounts for total plan funding is 80%. FCF claims incurred to February were \$34.2M with \$26.1M approved for payment. Total revenues of \$34.8M less total expenses of \$30.9M result in a net impact of \$3.9M. The combined loss ratio of total claims paid to revenue earned is 86%.</p> <p><b>3.2 Cash Flow Projections for HIP &amp; FutureCare –</b> The HIP and FC plans are on track to end the 2017/18 fiscal year positively with a combined net cash position of \$6M.</p> <p><b>3.3 Single Fund with 2 Plans –</b> The single fund was successfully implemented 1<sup>st</sup> April 2018 with billings and first claim settlements positively generated from the new single account. One issue arose with an external partner not meeting the agreed upon activities. The HID Project team is working with the partner to meet the agreed upon activities. This has caused the HID Finance Team to manually transfer funds from online payments to the new account. This will continue until the partner makes the agreed changes. Early HID benefits include: simplified customer service representative processes as they now have to open only two accounts instead of four; group premium payment processing has been simplified by eliminating the need to transfer funds from the HIF Fund to the FC Fund for those groups that have both HIP and FC policyholders; and exceptions on the online premiums payments due to policyholders not selecting the right account have already reduced significantly.</p> |                    |                 |

| <b>4. Plan Design</b>  | <b>4.1 None</b>  |                   |
|--|--|-------------------|
| <b>5. Appeals / Policy Decisions</b>   | <p><b>5.1 Provider / policyholder appeals</b> - HIC was Informed of a request for medical records from an overseas law firm representing a youth subsidy participant with respect to two road accidents that occurred overseas. The request was forwarded to the Attorney General's Chambers who gave instruction to HID to provide the medical records requested accordingly as the necessary releases in order to obtain this information were provided by the law firm. HID has consequently processed the request.</p> <p><b>5.2 Policy Decisions - None</b></p> |                   |
| <b>6. Any Other Business</b>   | <p><b>6.1 Any Other Business</b> - HIC was advised of the delays with the 2018-2019 SPR. Cabinet has asked for recommendations to be reworked. HID plans not expected to receive an increase.</p> <p><b>Meeting adjourned at 2:31pm. Next HIC meeting scheduled for May 24<sup>th</sup> 2018 at 2:00pm.</b></p>  |                   |
| Action Items   | Person Responsible   | Target Date       |
| 1. Seek Auditor General and Internal Audit guidance to pay radiation claims prior to 25 <sup>th</sup> September 2017 | Ministry Comptroller   | Awaiting response |

Signed:   
 Jennifer Attride-Stirling, Chairman

24<sup>th</sup> May 2018  
 Date

Signed:   
 Laquita Burrows, HID Director

24 May 2018  
 Date