



GOVERNMENT OF BERMUDA

Ministry of Health

Health Insurance Department

Health Insurance Committee Meeting Minutes

Meeting Date:	25 th July 2019	Time:	2:05pm – 3:25pm
Location:	Health Insurance Department Board Room	Note Taker:	Laquita Burrows
Attendees:	PS Jennifer Attride-Stirling (Chair), Laquita Burrows, Ricky Brathwaite, Shivon Washington, Eleanor Furtado, Roxanne Eve, Jaime Cook		
Apologies:	Dr. Cheryl Peek-Ball, Pandora Glasford, Dr. Michael Ashton, Stephen Gift, Dr. Louise White, Holly Diatelevis		
Topics	Highlights		
1. Opening	1.1 The Chair called the meeting to order at 2:05pm.		
2. Minutes	2.1 27 June 2019 minutes were deferred for signature pending Chair review. 2.2 Action Items were reviewed and updated per below.		
3. Financial / Governance	<p>3.1 Subsidy / HIP / FutureCare / MRF Review</p> <p>(i) Subsidy: Subsidy claims approved for payment at the end of May 2019 totalled \$18.7 million exceeding the capped budget by \$1 million. The HIC was informed that no claims had been received from BHB since the new BHB funding model began on 1st June due to ongoing discussions to align the process. The HIC was advised that there may not be any claims information for the next meeting. HID are working with the BHB to determine billing with respect to frequency, eligibility listings and data requirements. The HIC discussed the value of capturing subsidy dollars and the data need of detailing the fees for services to the subsidy components of youth, aged, and indigent for health system analysis.</p> <p>(ii) HIF: Expenses totalled \$12.6 million for May 2019 with total revenues collected of \$11.8 million resulting in a negative net of \$771 thousand and a combined loss ratio of 105%. The estimated annualized net impact for the fund is \$4.0 million with a total loss ratio of 94%.</p> <p>(iii) MRF: The MRF incurred total expenses of \$2.8 million for the month of May 2019, with total revenues of \$3.4 million for a net of \$587 thousand and a combined loss ratio of 80%. Annualized the net impact is estimated to be \$2.2 million and a total loss ratio of 78%.</p> <p>3.2 Cash Flow for Health Insurance Fund – At the end of May 2019 the fund registered cash receipts of \$14.4 million versus expenses of \$10.8 million for a positive closing balance of \$3.6 million.</p> <p>3.3 Mutual Reinsurance Fund Premiums – Premiums received totalled \$23.6 million. Some payors are remitting payment based on headcount while others are remitting on premiums received. HID will require eligibility lists to reconcile payments with individuals. The HIC discussed the need for payments to be made according to legislation. HID, the Health Council and the Ministry to meet as soon as possible to discuss MRF payments processes, legislation and payor compliance.</p> <p>3.4 Audit of HID Funds 2016/17 – The audit commenced July 8th 2019 with field work expected to be completed July 26th, 2019. Draft packages are estimated to be issued by</p>		

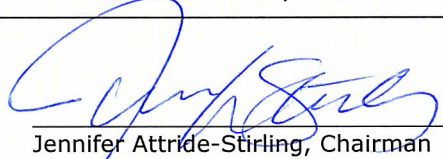
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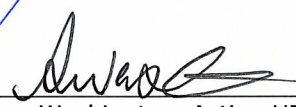
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	<p>the Office of the Auditor General (OAG) the week of August 26th, 2019. The audit planning meeting was held July 11th, 2019 and both the OAG and HID are committed to a smooth and timely audit. The HIC will be updated on the audit status at the next scheduled meeting.</p> <p>3.5 HIC Appeals Policy –The HIC was provided an overview of the 2nd draft of the policy. It was recommended to send the appeals policy to HIC members separate from the meeting package for thorough review and further discussion at the September meeting.</p>
4. Plan Design	4.1 None
5. Appeals / Policy Decisions	<p>5.1 Provider / Policyholder appeals – None</p> <p>5.2 Policy Decisions – None</p>
6. Any Other Business	<p>6.1 Any Other Business – There will be no meeting in August unless required.</p> <p>Meeting adjourned at 3:25pm. Next HIC meeting scheduled for September 26th, 2019 at 2:00pm.</p>

Action Items	Person Responsible	Target Date
1. Provide HIC with data on combined ECP population with no reference to individual practices.	HID Director	September 2019
2. Analysis of PHC health system savings.	HID Director	September 2019
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. Secure an index price from the overseas cost containment vendor for world-wide facilities and present HIC with an analysis.	HID Director	TBD 2019

Signed: 
 Jennifer Attride-Stirling, Chairman

26 Sept 2019
 Date

Signed: 
 Shivon Washington, Acting HID Director

26/9/2019
 Date