



GOVERNMENT OF BERMUDA

Ministry of Health

Health Insurance Department

Health Insurance Committee Meeting Minutes


Meeting Date:	22 nd February 2018	Time:	2:00pm – 3:30pm
Location:	Health Insurance Department Board Room	Note Taker:	Laquita Burrows
Attendees:	PS Jennifer Attridge-Stirling (Chairman), Laquita Burrows, Shivon Washington, Dr. Cheryl Peek-Ball, PS Wayne Carey, Dr. Louise White, Ricky Braithwaite, Eleanor Furtado, Diana Liacos, Roxanne Eve, Howard Cimring		
Apologies:	Stephen Gift, Tawanna Wedderburn, Dr. Michael Ashton		
Topics	Highlights		
1. Opening	1.1 The Chairman called the meeting to order at 2:05pm.		
2. Minutes	2.1 January 25 th , 2018 minutes were approved as circulated and signed. 2.2 Action Items were reviewed and updated per below.		
3. Financial / Governance	<p>3.1 HIC Actuarial Review for Fiscal 2019 – The Chair welcomed the Actuary. The Actuary provided an overview to the HIC of the 2017/18 plan financials, including the summary plan performance and a review of the claims experience. Discussions also included premium considerations and changes under the SHB/MRF, premium recommendations, and the costing of proposed changes to the plans’ benefits for the upcoming fiscal year. Estimated loss ratios for the plans for fiscal year end 2017/18 are expected to be favourable with FutureCare at 105% and HIP at 93% for a combined loss ratio of 99%. This is a result of funding provided by the Government and MRF transfers. Clarification was provided with respect to the Actuary’s presentation of HIP transfers from the MRF. The MRF transfers for HIP were split by the Actuary to represent a line item for reserve building. HIP experienced a drop in claims for the 2017/18 fiscal year due to dialysis claims moving to MRF, and the decrease in fees for diagnostic imaging and long-term care. PHC claims saw a substantial increase from \$1.3M in 2016 to \$3.6M in 2017, putting emphasis on the public need of this benefit. Increased utilization and/or increased costs are associated with the overall growth of 10% in the plans’ lab claims. The HIC deliberated the possibility of more lab tests being performed per physician visit. For fiscal 2017/18, pharmacy claims increased 6% to \$4.1M, diagnostics decreased 20% to \$1.8M, and physician claims remained flat at \$2.2M. Estimated 2017/18 overseas claims are \$4.3M representing a decrease of approximately \$1M or 18%. Average FutureCare headcount increased by 3.5% and average HIP headcount increased by 1.4% over fiscal 2017/18. Actuary premium recommendations assume no changes to the current plan benefits. There may be various changes in the SPR/MRF premium rates for the upcoming fiscal year, although a final decision is yet to be made. HIP and FutureCare premium rates are heavily connected to changes in SPR/MRF provisions and rates. Therefore any changes in SPR/MRF may require a further review of the HIP and FutureCare premium recommendations. There is presently no appetite to raise the plans premiums. Benefit proposals which included an increase in the PHC adult day care weekly benefit, air ambulance coverage and opening up FutureCare to all ages were discussed. Final decisions on proposed benefit changes were not made. It was suggested to look at a primary care benefit and fix the physician reimbursement under the plans. The HIC was reminded physician reimbursement was modelled 2 years ago and the resulting premium increase prevented implementation at that time. Avoiding premium increases still present</p>		

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	<p>view. The HIC noted that fixing the physicians reimbursement was needed, however in the absence of proper funding to meet the incurred claims, consideration would need to be postponed to a later date. The problems of constantly increasing utilization of services and continued growth in the plans' claims experience are concerning and need to be addressed for future sustainability. Solutions that reduce the progression of the plans' claims experience and safeguard plan finances will continue to be explored.</p> <p>The Chair noted meeting time was spent. Recommendation to defer remaining agenda items and hold an Extraordinary HIC Meeting within a week. HIC agreed.</p> <p>3.2 Subsidy / HIP / FCF Review – Deferred to Extraordinary HIC Meeting.</p> <p>3.3 Funds' Performance – 4th Quarter ended December 2017 – Deferred to Extraordinary HIC Meeting.</p> <p>3.4 Cash Flow Projections for HIP & FutureCare – Deferred to Extraordinary HIC Meeting.</p>		
4. Plan Design	4.1 None		
5. Appeals / Policy Decisions	<p>5.1 Provider / Policyholder Appeals – Deferred to Extraordinary HIC Meeting.</p> <p>5.2 Policy Decisions – None</p>		
6. Any Other Business	<p>6.1 Any Other Business</p> <p>Meeting adjourned at 3:37pm. Next HIC meeting scheduled for March 22nd, 2018 at 2:00pm.</p>		
Action Items		Person Responsible	Target Date
1. Continue discussion of covering more of the medical and non-medical costs associated with kidney transplantation.		HID Director	After HID and Nephrologists meet

Signed: 
 Jennifer Attride-Stirling, Chairman

22 March 2018
 Date

Signed: 
 Laquita Burrows, HID Director

22 MARCH 2018
 Date