



GOVERNMENT OF BERMUDA

Ministry Of Health, Seniors and Environment

Information Statement

Public Authority: Health Insurance Department

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Introduction:

This document is the Information statement for the Health Insurance Department. In accordance with the Public Access To Information (PATI) Act 2010, every public authority has a legal duty to maintain an Information Statement. The HIC is established and governed by legislation under the Ministry responsible for Health.

The purpose of the PATI Act and this document is to make information readily available to the public without the need for specific written requests, to encourage authorities to proactively publish information and to develop a culture of openness. Every person who is a Bermudian, or resident of Bermuda, has a right to access any record held by a public authority, and a right to amend their personal information held by a public authority if it is incorrect or misleading. However, several classes of information are exempt, including: Personal information (unless it relates to the requestor); Sensitive commercial, information received in confidence; Operations and deliberations of Public Authorities; Cabinet, Ministerial and Governors documents; and Legal documents. All exemptions are subject to the public interest test, except those that would be in contempt of Court, infringe Parliamentary privilege or are prohibited by other legislation [for more information see sections 21 to 40, PATI Act].

How to make a request

Requests for information, or to amend your personal information, must be in writing using the application form, and submitted to the Ministry Information Officer (see Section G for contact details). A request must identify the record, the subject and time period, and may specify the manner in which access is preferred. Please note there is a small fee levied for reproducing materials (as per the Government Fees Regulations 1976, and as listed on the application form).

Key, including definitions

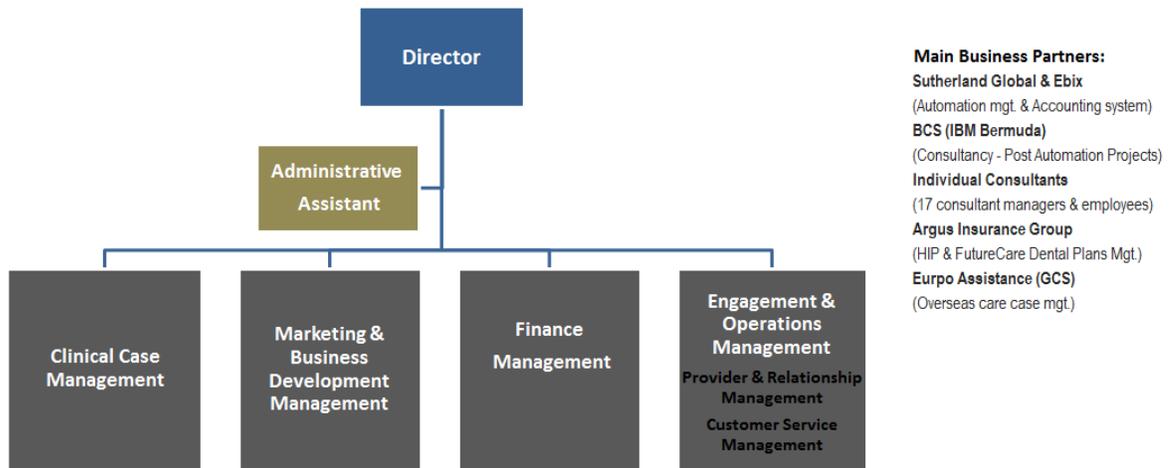
- The Department means the Health Insurance Department

- The Ministry means the Ministry of Health, Seniors and the Environment
- The Committee means the Health Insurance Committee
- HIP means Health Insurance Plan
- PATI means Public Access To Information
- [] Square brackets, refer to sections of the PATI Act, unless another Act is indicated

Section A: Structure, Organization and Governing Legislation [s5(1)a]

Insert structure of Authority (a chart – if helpful, and some explanatory text):

Health Insurance Department (22)



The Health Insurance Department, established April 1, 2009, is the former Hospital Insurance Section of the Department of Social Insurance. Current staff consists of four (4) civil servants and one (1) seconded civil servant. Seventeen individual consultancy contracts are currently issued along with Statements of Work to four (4) main business partners for outsourced services and functions. The newly formed Department is the single administrator of public health insurance in Bermuda.

Department Sections: Finance Management, Marketing & Business Development Management, Engagement and Operations Management, Clinical Case Management and **Off-site Outsourcing:** Sutherland (Post-Automation Management) IBM (Post Automation Project Management), Argus (Dental Management) and Eurpo Assistance (Overseas Case Management)

Sub-Programmes:	Cost centre:
Health Insurance Administration	101000 & 101020
Medical Claims	101010

Insert governing Legislation:

- **Health Insurance Act 1970** – The Health Insurance Department is managed by the Health Insurance Committee and has operational and administrative responsibility to execute the functions under the Health Insurance Act
- **Bermuda Health Council Act 2004** – This legislation governs the Committee

Section B1: Legislated Functions, Powers, Duties of the Authority [s5(1)b]

Insert power, duties and function of the authority (cite Act or Policy):

As the public health insurer of Bermuda the Department offers insurance products and services to the employed, the unemployed and senior citizens. The Department also administrates on behalf of the Committee various Government subsidies for persons of all ages.

The Department is managed by the Committee and has operational and administrative responsibility to execute the functions under the Health Insurance Act.

1. Detailed functions of Committee [11C, Health Insurance Act, 1970]

The functions of the Committee are –

- a) to manage the Health Insurance Plan and the FutureCare Plan;
- b) to receive claims of insured persons in respect of payments to be made out of the Health Insurance Fund, the FutureCare Fund and the Mutual Re-Insurance plans;
- c) to investigate and decide on claims;
- d) to authorize the payment of claims which have been approved by it;
- e) to manage and review the state of the Funds;
- f) to review, and advise the Minister regarding, the payment of subsidies;
- g) to make recommendations to the Minister concerning the Funds; and
- h) to perform other functions as may be assigned to it by or under this Act or by the Minister

2. Detailed functions of Department –

- a) Oversees health funds: Health Insurance Fund and HIP; FutureCare Fund; Mutual Reinsurance Fund (MRF); and Subsidy Entitlement –
 - **Health Insurance Plan (HIP)** – an affordable, basic health plan for persons of all ages mainly providing coverage for unlimited in-patient stay, in-patient surgery, out-patient treatment, 4 office visits per annum and dental
 - **FutureCare Plan** – a comprehensive health plan for seniors including prescription drugs and unlimited office visits
 - **Mutual Reinsurance Fund (MRF)** – a SHB loss adjustment mechanism for HIP and FutureCare
 - **Government Subsidy Entitlement (standard benefits)** [Part 1, Section 2 of the Health Insurance Act] An earmark targeted at the Youth (100%), the Aged 70% ages 65 -74 and 80% ages 75+ and the Indigent of insurable ages
- b) Collects premiums for HIP, MRF and FutureCare
- c) Accounting, reporting and investment of funds under management
- d) Receives, adjudicates and pays claims
- e) Maintains a database of individuals qualified for subsidy entitlement
- f) Provides support to Bermuda Health Council
- g) Engages actuarial review services
- h) Determines eligibility for certificate of entitlement
- i) Ensures various employer compliance with health insurance legislation

The Department collects premiums, receives, adjudicates and pays claims. Eligibility and enrollment is maintained for policyholders, including billing, individual reimbursement, administration of identification cards and customer service. The Department also maintains a database of those who qualify for subsidy entitlement. Functions also include promoting and holding Open Registration periods to allow members of the public to enroll with no medical assessment.

The Department performs all the accounting, financial reporting and investments for the funds under management. The Department administers its program from the annual budget appropriated from the Consolidated Fund (a capital injection) and premium receipts, and records and pays all its administrative expenses through government. The Department also coordinates the reimbursement of the Consolidated Fund from the other funds under management. The Department engages outside actuaries to conduct its annual review of its claims experience and to recommend reserves.

The Department collaborates with industry stakeholders to work through strategic issues in addition to providing support to the Ministry of Health and the Bermuda Health Council on various projects and via sub-committees.

3. Decision Making

The Committee manages the HIP and FutureCare funds. It is an appointed body under the Health Insurance Act and the Bermuda Health Council Act 2004. The Head of Department functions as an HIC Ex Officio member (by virtue of office). Government subsidies are provided through the Consolidated Fund, administered by the Department and regulated for decision making under the Act by the powers given to the HIC. Decision making documents are listed under **Section F**.

Section B2: Obligations under PATI Act [s5(1)b]

Same for all public authorities

1. To provide an **information statement** for the public and promulgate it [s5],
2. To provide **other information** to the public so that the public needs only to have minimum resort to the use of the Act to obtain information [s6]. This includes:
 - a. General information, e.g. activities of the Department
 - b. Log of all information requests and their outcome
 - c. Quarterly expenditure (upon request) [s6(5)]
 - d. Contracts valued at \$50,000 or more.
3. To **respond to information requests** in a timely manner [s12-16]
4. To **track information requests**, and provide this data to the Information Commissioner
5. To respond to requests from the Information Commissioner [s9]
6. To **amend personal information** held by the Department that it is wrong or misleading following a written request by the person to whom the information relates [s19]
7. To conduct an **internal review** if formally requested [part 5]
8. To give evidence for **review by the Information Commissioner** [part 6, 47(4)], or for **judicial review** [s49], if required **Contractual and legal documents** – legally binding agreements between HID and business partners and other parties
9. To provide an **annual written report** to the Information Commissioner of the status of information requests [s58 (3)].
10. **To do anything else as required** under the PATI Act and subsequent Regulations [s59, 60], including:
 - a. **Fees** for Requests for information

- b. Management and maintenance of **records**
 - c. **Procedures** for administering the Act
11. To **train staff and make arrangements** so as to facilitate compliance with the Act [s61]
12. To **designate one of its officers** to be the person to whom requests are directed [s62]

Section C: Services and Programmes [s5(1)c]

Insert a summary of services and programmes provided by the authority:

The Department's service-products, programmes, service information and other activities are listed in further detail below.

1. Service-products

a) *Health Insurance Plan (HIP)*

- Carries a monthly, quarterly, biannual and annual premium
- Basic insurance plan for individuals and groups
- Continuous enrollment for persons aged 19 years and over
- Coverage for in-patient and out-patient hospital care, supplemental benefits and dental

b) *FutureCare Plan*

- Like HIP, but more comprehensive
- Carries a monthly, quarterly, biannual and annual premium
- For persons aged 65 and over

c) *Mutual Reinsurance Fund (MRF)*

- Premium-funded by all local health insurers and approved schemes
- Contributes to HIP and FutureCare to equalize Standard Hospital Benefit claims experience to industry average

d) *Government Subsidy Entitlement*

- Hospital subsidies for youth (100%), Indigent (100%), Aged (70% at age 65 and 80% at age 75)
- Funded by the Consolidated Fund

2. Programmes

a) Health Insurance Administration (Cost Centers 101000 and 101020)

This programme funds the daily operations and management of the government's health insurance products offered to the public. This programme provides core services for the Health Insurance Department. The Department operates the Health Insurance Plan, the FutureCare Fund, the Mutual Reinsurance Fund and Government Subsidy programs. This includes the: 1) Product/Business Development; 2) Claims; 3) Financial; 4) Operations; and 5) Relationship Management functions of these products.

This programme also provides funding for implementation and on-going service fees for the Department's technology partners. Key business partners perform various services for the Department including back office functions (administration and policyholder maintenance), overseas case management, and maintenance of the technology platform.

b) Medical Claims Subsidy (Cost Center 101010)

This programme funds local Bermuda Hospitals Board Government Subsidy claims. It provides subsidized medical treatment for certain vulnerable populations, such as those aged 0-21 years, over age 65 years, and the indigent.

3. Service Information

It should be noted that the dental plans for HIP and FutureCare are administrated by the Argus Insurance Group of Companies.

Overseas treatment (portability benefits) for HIP and FutureCare policy holders is administrated by Europ Assistance (GCS), formerly the Canadian Medical Network. Europ Assistance (GCS) is the first contact for policy holders following a local physician referral for overseas treatment.

General enquires on the administrative services of the Department may be made to HID's Customer Services Office, Sofia House, 48 Church Street, Hamilton.

4. Other

The Department occasionally engages in various activities, such as:

- Public Opinion Surveys on various Department products and services (as of 2012, the latest survey, 73% of respondents would recommend HIP or FutureCare to others, up by 0.47% over the previous year)
- Biannual Open Enrollment periods from 1-14 March and 1-14 September
- Town Hall meetings to educate the public on product benefits and services
- Participation in private and community sponsored Health Fairs

Section D: Records and Documents held [s5(1)d]

1. Finance and Banking

- a) *Approved Estimates of Revenue and Expenditure.* (last 7 years). (Public Access). A fiscal summary of Capital Projects, Budget Allocations and details of Inputs and Outputs for each Ministry/ Department as relates to annual revenue and expenditure
- b) *Budget Statements.* (last 7 years). (Public Access). A Ministry of Finance publication that follows the annual Budget Speech in the House of Assembly by the Minister of Finance – usually during the month of February
- c) *Enterprise Risk Management.* (process overview). (Public Access). A process designed to identify, assess and manage potential risk events that may adversely affect the Department and its ability to achieve its strategic initiatives and objectives
- d) *Financial Statements.* (last 5 years). (Public Access). A formal record of HIP, FutureCare and Mutual Reinsurance Fund financial activities

2. Annual

Actuarial Reports. (last 7 years). (Public Access). All products, rates and benefits are actuarially reviewed by Morneau Shepell, a Canadian actuarial and consulting firm engaged by the Ministry of Health, Seniors and the Environment

3. Administrative

Job Descriptions. (last 5 years). (Public Access) –

- Civil Service – BPSC position I.Ds for HID filed with the Department of Human Resources
- Independent Contractors – positions agreed between HID and individuals

4. Operational

- a) *Business Rules Processes.* (also an administrative and decision making document). (last 5 years). (Public Access). Captures all operational policy, legislative guidelines and approved procedures
- b) *Requirements Documentation.* (last 5 years). (Public Access). Guidelines prepared by the post-automation project team for continued operations with respect to:
 - Overseas claims with Sutherland Global and case management with Europ Assistance (GCS)
- c) *Case Management Strategies.* (Public Access). Anticipated reports to deal with the process of helping people identify healthcare goals, needs, and resources (also helping them connect, coordinate and communicate the right services, in the right places, at the right cost so as to maintain optimum health and function)

5. Marketing (Public Education)

- a) *Brochures/ Leaflets.* (last 5 years). (Public Access). Describes products and services and are available at the Department and online HIP.gov.bm
- b) *Town Hall Presentations.* (held at notified venues)

Section E: Administration (all public access) manuals [s5(1)e]

Insert list and description of all administrative manuals/ guidelines used by employees for administering or carrying-out activities:

1. *Financial Instructions.* (last 7 years). (Public Access). Fiscal policy circulated by the Accountant General to all government ministries and departments
2. *Operational Procedures documentation.* (last 5 years). (Public Access). Administrative and operational procedures that guide the Department's daily functions and ensure operational consistency –

- a) *Business Rules (also decision making document)* – captures all operational policy, legislative guidelines and approved procedures
- b) *Benefit Templates* – (various) (Exempt under section 30) HID approved rates of payment for provider fee schedules
- c) *Job Aides* – Orientation and procedural aides for new hires
- d) *Training Materials* – operational binders containing guidelines for job trainers, job aides, workflows, work flow narratives, business rules, etc.
- e) *Transition Document Templates* – ongoing project team work, post automation
- f) *Workflow & Workflow narratives* – diagrams and explanatory notes depicting operational procedures for work types

Section F: Decision-making documents [s5(1)f]

Insert list and description of all policies and guidelines for decision making in respect to any person. Note “person” includes any company or association or body of persons, whether corporate or unincorporate; [Interpretation Act, 1951]

Legislation

1. *Health Insurance Act. (1970). (Public Access).* The main Act providing policy direction to the Health Insurance Department
2. *Standard Hospital Benefits Regulations. (1971). (Public Access).* Regulations that apply to all local health insurers
3. *HIP Additional Benefits Order. (1988). (Public Access).* The Order for HIP supplemental benefits providing coverage over and above the standard benefits
4. *FutureCare Additional Benefits Order. (2009). (Public Access).* The Order for FutureCare supplemental benefits providing coverage over and above the standard benefits

Policy

5. *Bermuda Government Financial Instructions (also an administrative document). (last 7 years). (Public Access).* Fiscal policy circulated by the Accountant General to all government ministries and departments
6. *Bermuda Government Procurement and Tendering Guidelines. (last 7 years). (Public Access).* Information circulated by the Central Policy Unit to promote procurement vigilance within the public service

Human Resources

7. *Human Resource Policies* – such as the Code of Conduct and Conditions of Employment, Dignity at Work Policy, Bermuda Public Services Union Collective Bargaining Agreement)

Section G: The Information officer [s5(1)g]

Insert name and contact information:

Requests for information shall be in writing and submitted to the Ministry Information Officer; from where they will be directed to the Department.

Contact	PATI Information Officer, Ms. Rhonda Allen c/o Ministry of Health, Seniors & Environment Re: Health Insurance Department,
Mail to	P.O. Box HM 2160, Hamilton HM CX, Bermuda
Visit	2 nd Floor, Sofia House, 48 Church Street, Hamilton
Tel	295-9210

Section H: Further Information (includes financial) [s5(1)h]

Insert any other information that you think might be useful for the public to know, so as to decrease requests for information [s6]:

1. **About us** is available on the government website at: <http://www.gov.bm> then select Ministry of Health from the pull down menu; then select Health Insurance Department.
2. **Fees and Remuneration:** The fees for services and the remuneration of board members for service is governed by the following legislation, respectively:
 - Government Fees Act, 1965; and the Government Fees Regulations, 1976. The Act governs the charging of fees to applicants for services. The Regulations lists the fees for the services.
 - Government Authorities (Fees) Act, 1971. The Act governs the remuneration of body members for services. In brief: the Chair receives \$100, and other members receive \$50, per meeting. Public Officers receive no monies.
3. **Annual Budget:** For the annual expenditure for the past fiscal period (31st Mar to 1st Apr), see the online Budget Book at: (www.gov.bm; then select Ministry of Finance; then select the “Budget Book” icon on the right-hand side; then select: Section B - Current Account Estimates; then select the Ministry).
4. The legislation listed in this document may be found at Bermuda Laws Online www.bermulalaws.bm.

Section I: Any Other Information As Prescribed [s5(1)i]

At Dec 2014 there are no Regulations to specify additional requirements for the Information Statement. But note, that the following shall be provided in accordance with s6 of the PATI Act:

1. **Log of PATI** information access requests: To be provided upon request and with personal identifiers deleted.
2. **Contracts:** Any contracts entered into, with a value greater than or equal to \$50,000 [s6(6)].
3. **Expenditure:** Quarterly expenditure will be provided upon request. Note the expenditure for the previous fiscal period is provided on the website (as per Section H)
4. **Salaries:** The Minister responsible for PATI shall publish a list of title and salary range of every post of public officers [s6(6)].

Section J: Information Statement: Copies and Updates [s5(2,3,4,5)]

Every public authority shall update its information statement at least once a year, and make it available for inspection by the public at reasonable times at [s5(2-5), PATI Act]:

Locations of Information Statement (*Confirm copies of Information Statement are available at:*)

- Office: Sofia House, 48 Church Street, Hamilton Y
 - The Bermuda National Library Y
 - The Bermuda Archives Y
 - Available electronically at:
 - PATI website <http://www.gov.bm> \Select Cabinet Office from the Government tab Y
 - Ministry website <http://www.gov.bm> \Select Health Insurance Department Y
 - With the Information Commissioner Y
- Have you published a notice in the Gazette indicating the places where the information Statement is available for the public? Y

Date Information Statement was updated: **Sign:**

Date: 31st Dec 2014

Calvin C. White
Acting Director

Ends