



GOVERNMENT OF BERMUDA

Ministry of Health

Health Insurance Department

IMPACT OF CHRONIC DISEASE

Bermuda's Experience & Response

9th Caribbean Conference on
National Health Financing Initiatives

Nov. 4th - 6th, 2014, Tobago
Calvin C C White Sr

BERMUDA'S BIG 5

- ⦿ Diabetes
- ⦿ Hypertension
- ⦿ Obesity
- ⦿ Cardiovascular disease/stroke
- ⦿ Asthma/chronic obstructive pulmonary disease

DISEASE COMPLICATIONS OF THE BIG 5

- ◉ Stroke
- ◉ Myocardial infarction
- ◉ Kidney failure
- ◉ Impaired lung function
- ◉ Peripheral vascular insufficiency and peripheral neuropathy

COSTLY IMPLICATIONS OF POORLY MANAGED CHRONIC DISEASE

- ⦿ Excess ER use for non emergent care
- ⦿ Excess hospitalizations
- ⦿ Increasing dialysis need
- ⦿ Increasing number of amputations
- ⦿ Functional disability- impaired vision, mobility, self-care
- ⦿ Increasing dementia
- ⦿ Increasing cancer

CHRONIC DISEASE BURDEN

2010 CENSUS DATA

65 yr. and older :

77% report long term health condition

14% disabled by health condition.

Under 65 yrs:

35% report long term health condition,

4% report disabled by health condition.

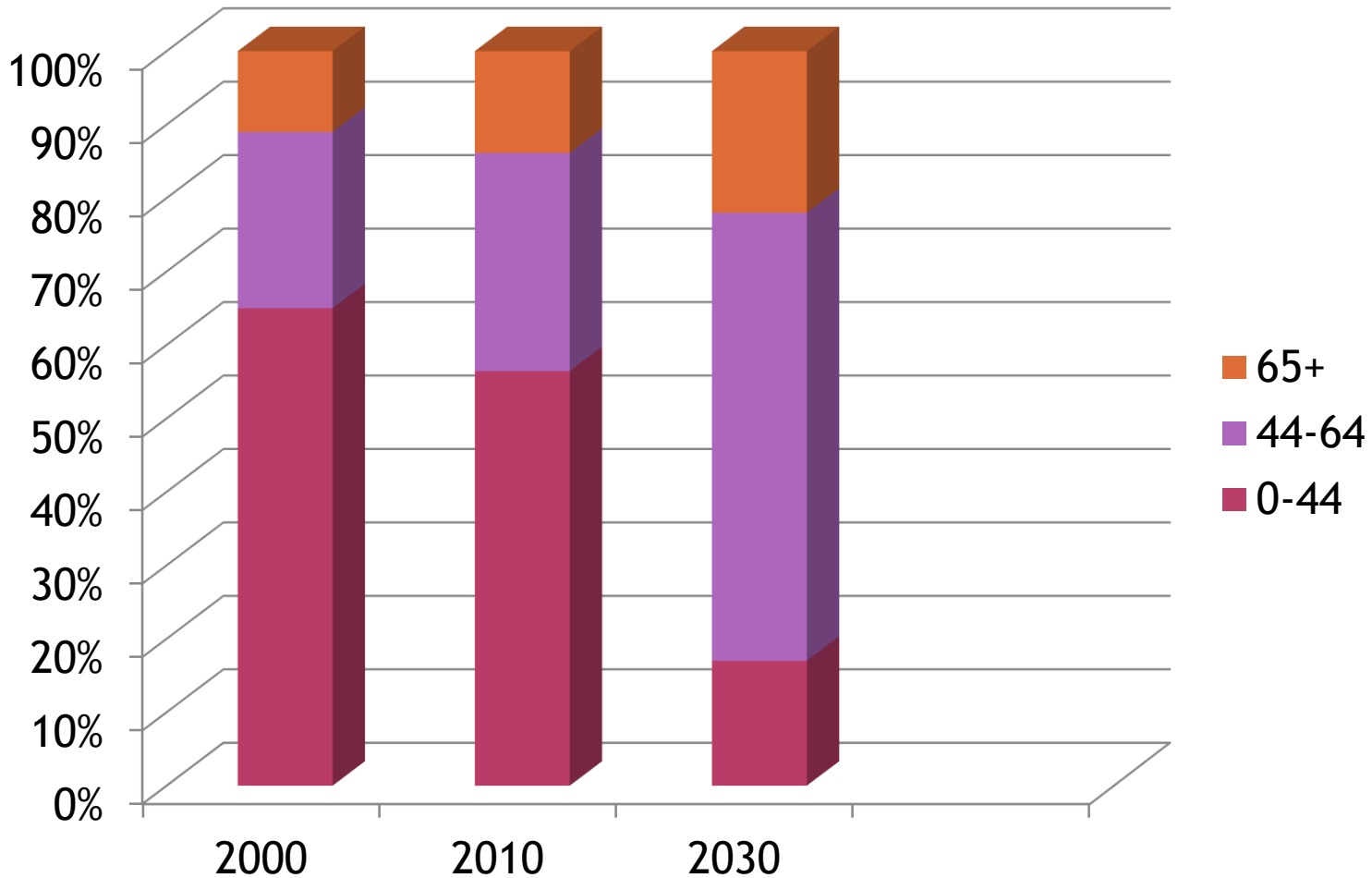
HIGH COST PARTICIPANTS

- **Top 250 participants (1%) accounted for 33% of all claims paid (\$52,290,982 out of \$157,255,552)**
- **Aged Subsidy accounts for 77% of all Subsidy claims (excluding Geriatric)**
- **Service Types DRG and Schedule 2-Per Diem account for 44% (18% and 26%, respectively) of all claims paid**

THE BERMUDA POPULATION AT RISK

- ◉ *Overweight / Obesity 67%*
- ◉ *Hypertension 36%*
- ◉ *High cholesterol, 34%, (never had it checked 25%)*
- ◉ *Disability 14%*
- ◉ *Diabetes 13%*
- ◉ *Asthma 9.8%*

AGE DISTRIBUTION OF POPULATION



CHALLENGES WITH DATA COLLECTION

- No centralized data collection
- Multiple insurers on island
 - Incomplete claim forms, missing diagnosis codes
 - Some providers submit paper claims
- Multiple labs, no unified reporting.

DIALYSIS CLAIMS

Fiscal Year	# of participants	Claims paid
2011/12	150	\$21,037,582.50
2012/13	153	\$24,124,270.50
2013/14	173	\$27,294,413.70

COST CONTAINING MEASURES (RETROACTIVE)

- ◉ Develop more accurate data collection and reporting (clean claims requirements and adding diagnosis codes to claims analysis reports)
- ◉ Use retrospective claims analysis to target participants for case management services.

LOADING THE GUN

- ◉ Sedentary lifestyle
- ◉ Hi fat / high cholesterol diet
- ◉ Alcohol intake
- ◉ High salt intake
- ◉ Tobacco

PULLING THE TRIGGER

Personal Choices

COST CONTAINING MEASURES (PROACTIVE)

◉ Case Management

- Target Groups for
 - Wellness Programs (targeted clients)
 - Direct Case Management
 - Care Coordination
 - Utilization Management:
 - Collaboration with Hospital, Doctors, ER, Patients, BHC
 - Implement Utilization Management for High Cost Diagnostic Tests
- Participate in Long Term Care Policy Development
- Work for better discharge planning at hospital
- Introduce Overseas Claims Management for Bermuda office (HIP)
- Develop New Overseas Hospital Network
- Research and develop plans for best Telemedicine and Telenursing opportunities to save on overseas travel expenses

COST CONTAINING MEASURES (PROACTIVE)

- ◉ Dept of Health public awareness campaigns focusing on “Move More”, healthy lifestyle.
- ◉ STEPS to a Well Bermuda initiative for objective measure of population health underway.
- ◉ Clinical evidence based guidelines for providers published for hypertension, diabetes.



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Thank You!!!!

*Calvin C C White Sr
Acting Director
Health Insurance
Department
Government of Bermuda
Tel: (441) 278-8200
e-mail: ccwhite@gov.bm
website: www.hip.gov.bm*