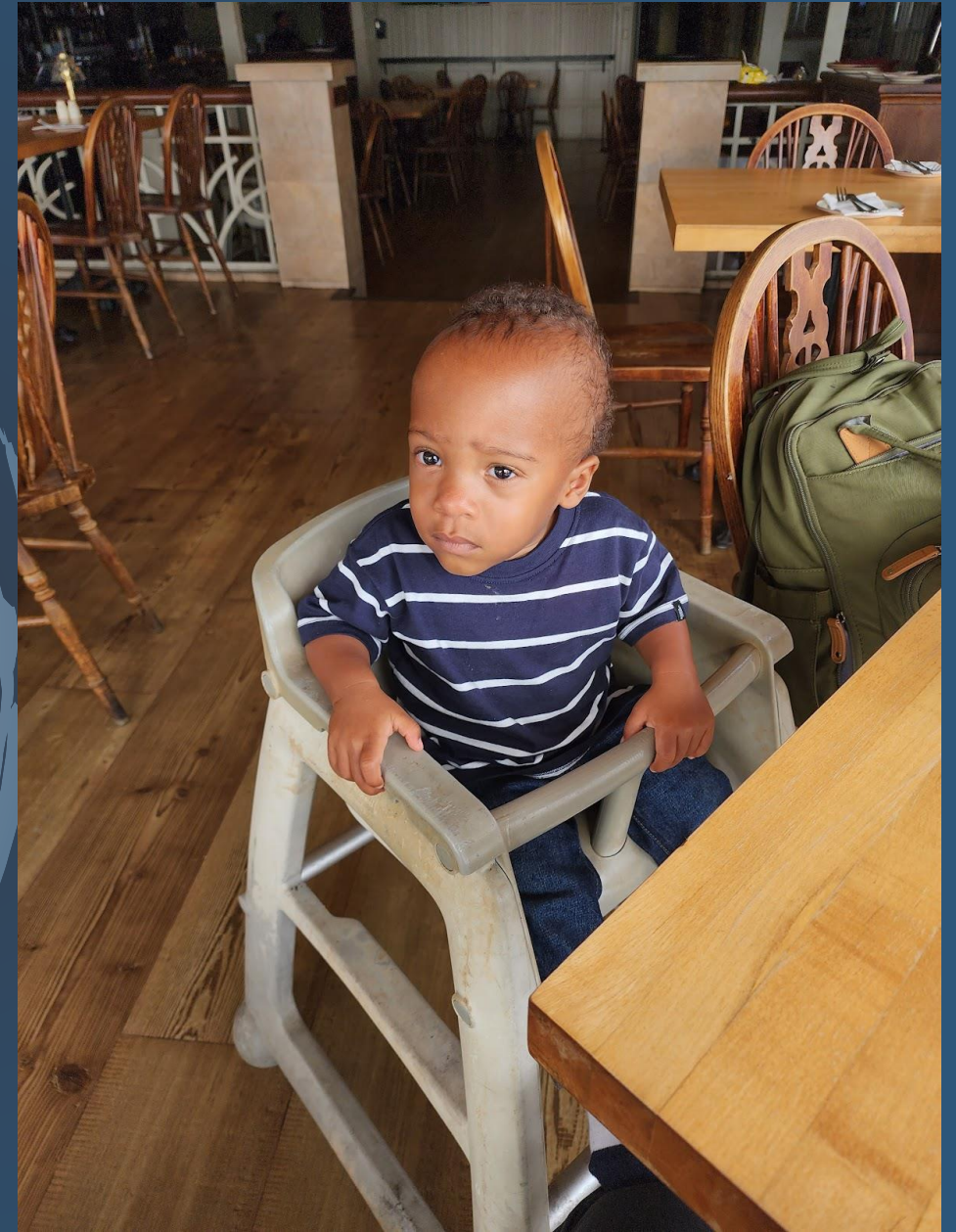




HEALTH COUNCIL  
BERMUDA

# LEGISLATION AND GOVERNANCE

BERMUDA'S HEALTH FINANCING  
SYSTEM







- **Remit**

- Ensure essential benefit package
- Regulate for the purpose of access and standards
- Monitoring licensing
- License health insurers
- Publish goals for the health system
- License health service providers
- Regulate price of drugs
- Establish wellness programmes
- Conduct research
- Advise the Minister of Health

# About Us

The Health Council Regulates,  
Coordinates, and Enhances the  
Delivery of Health Services  
(Bermuda Health Council Act)

## • Characteristics

- One hospital for the country
- Most non-acute care is delivered in the private sector
- Over 85% of the population has health insurance coverage
- Government provides subsidies for acute care services
- Subsidies are provided for public health insurance
- Overseas care is a necessary part of our system
- A standard health benefit package is a set of essential services mandated for coverage at 100% of regulated fees by all insurers
- The most vulnerable individuals may obtain health insurance through financial assistance, however there is no requirement for non-working individuals to have insurance



# About Bermuda

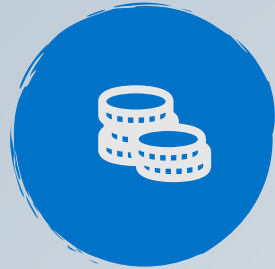
Public / Private Hybrid  
Healthcare System

# General Situational Analysis



## Population

We have decreasing birth rates and an aging population



## Financial

Like many places, there are disparities in income and ability to pay, especially as the working population is declining



## Trust

We know that a key to allowing the health system to truly achieve its purpose is for trust to be established



## Cost

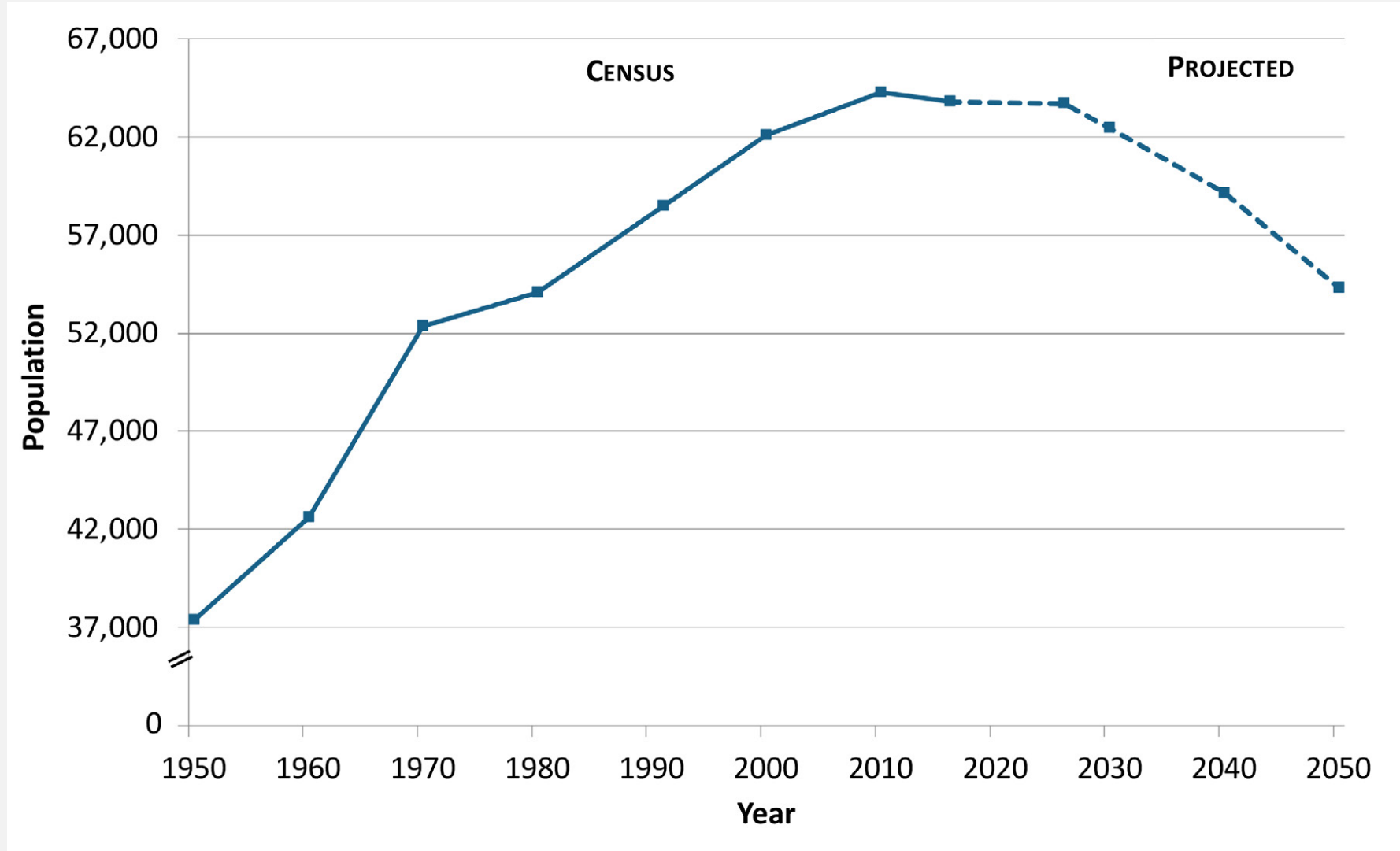
Bermuda remains one of the highest cost health systems in the world, but there are opportunities for efficiency and cost management



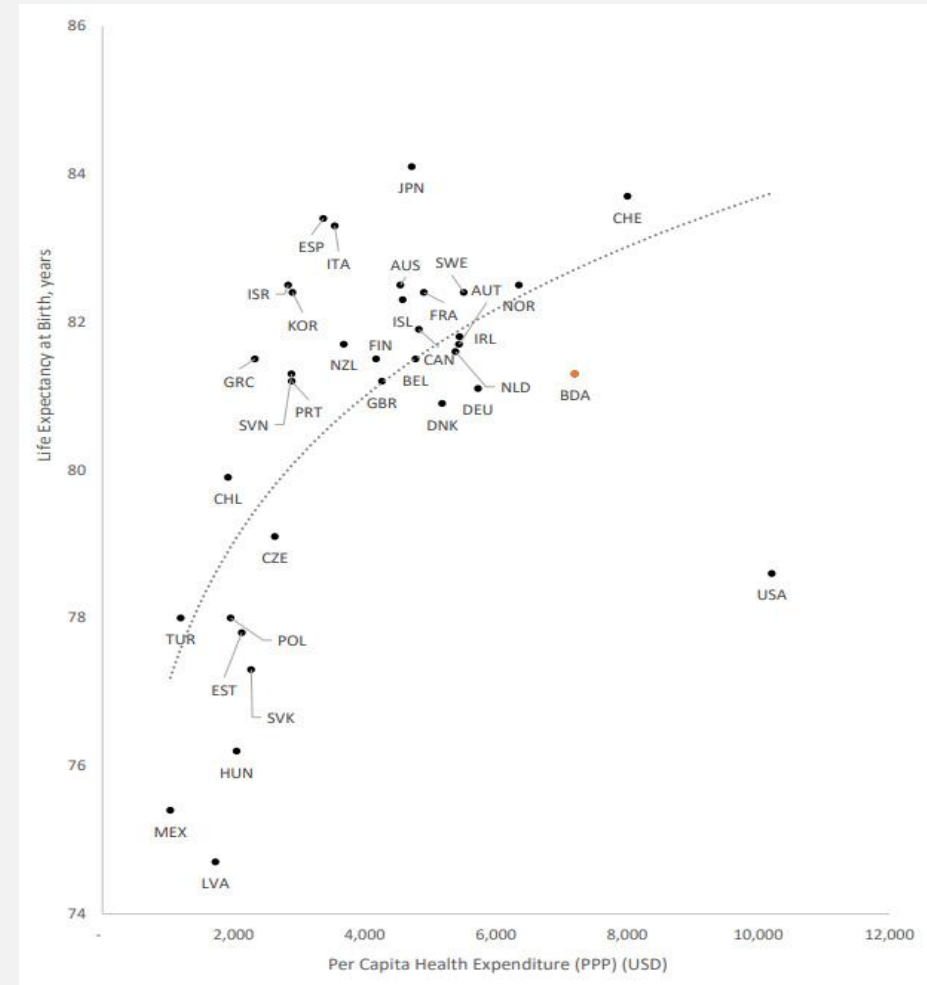
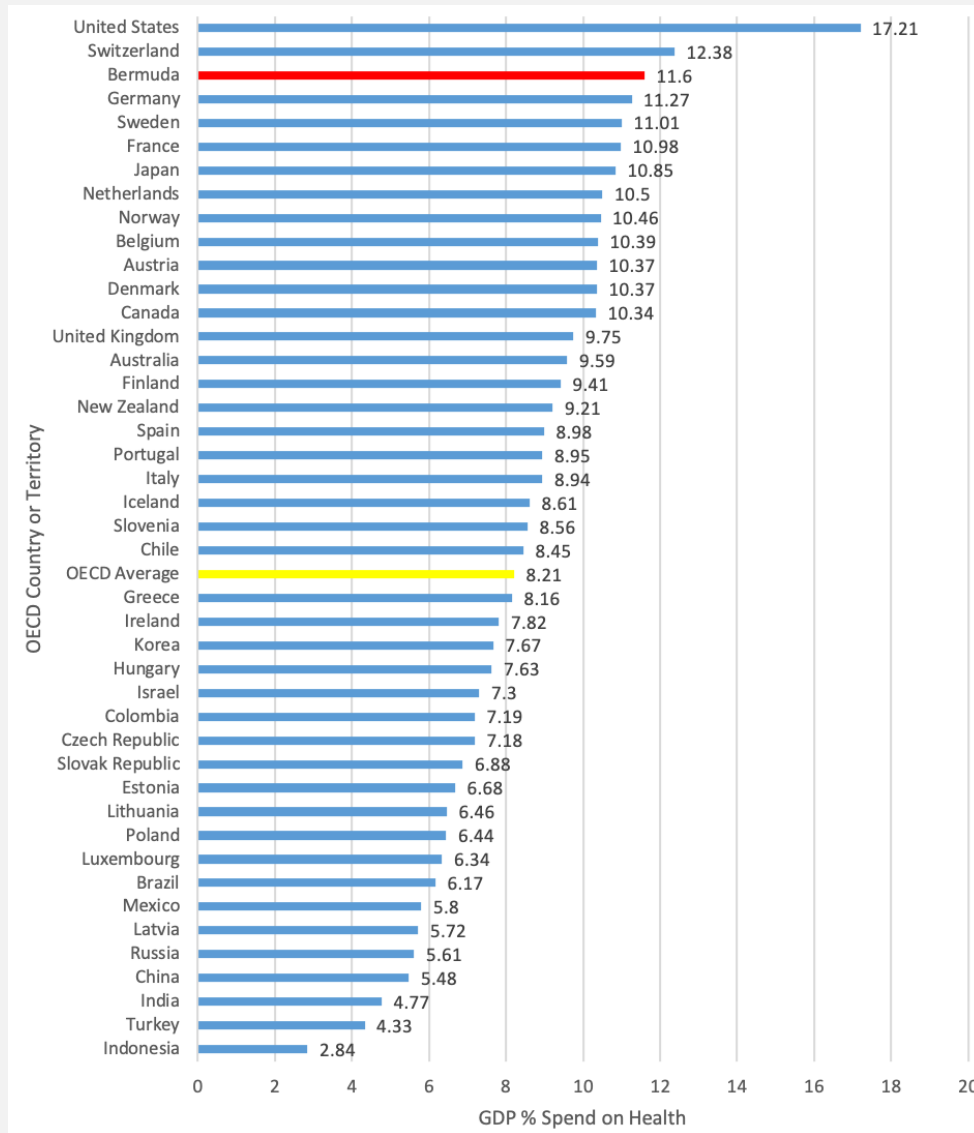
## Outcomes

While the provision of services is robust, we do seek to match that to access and outcomes

# Population shifts are important to understand



# Financing while important to compare, is ultimately local

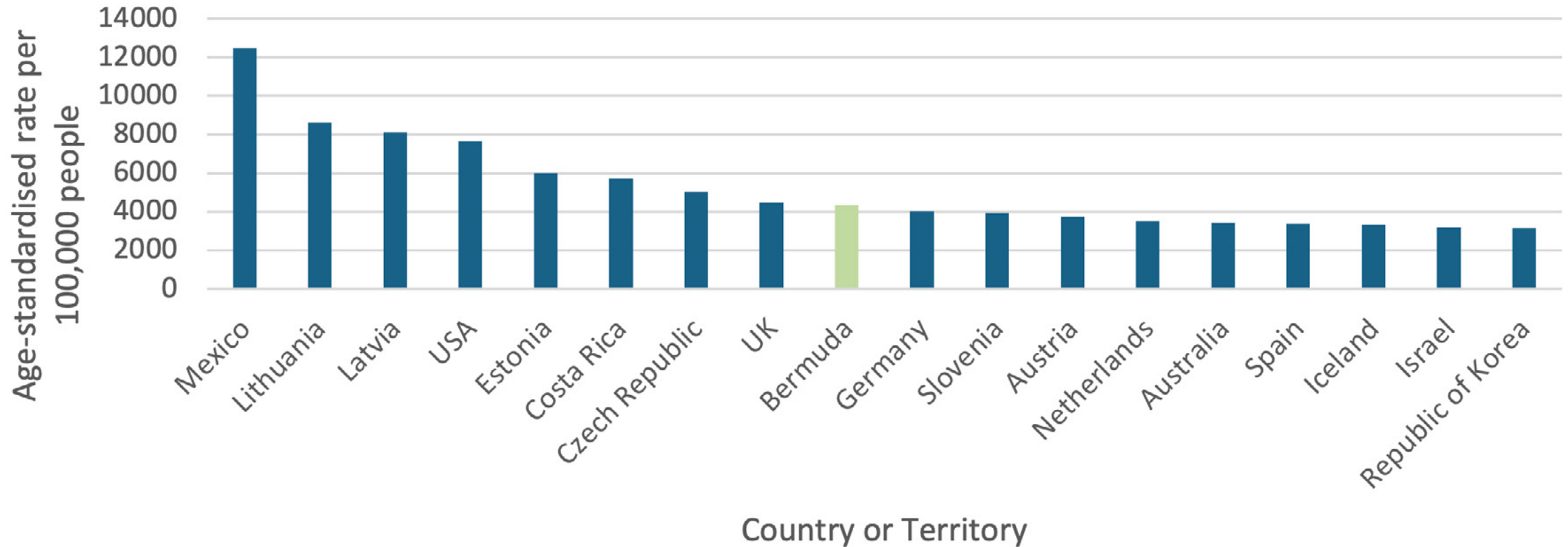


# Cost sharing in Bermuda occurs between the public and private markets





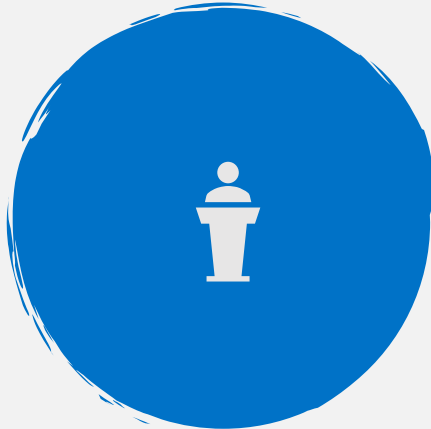
# Like many jurisdictions, we also face population health challenges





### Govern

Set up structures that  
make sense



### Legislate and Finance

Prioritize  
legal building blocks  
that will make a more  
stable foundation



### Educate

Ensure you are  
bringing the  
stakeholders along

# Goal

Allow each resident of  
Bermuda to have the  
opportunity to achieve a  
quality of life that will bring  
value to themselves and the  
country



- **Relevant Legislation**

- Health Insurance Act and Regulations
- Government Employee Health Insurance Act
- Government Fee Regulations
- Hospital Act
- Various Health Professionals Acts
- Mental Health Act
- Public Health Act
- Other Health Facilities Regulations

# Legislate

There are a number of foundational legislations that we rely on

- **Governance Structures**

- Cabinet
- Ministry of Health
- Department of Health/Chief Medical Officer
- Bermuda Health Council
- Bermuda Hospitals Board
- Statutory Boards
- Professional Associations



# Govern

The system by which entities are directed and controlled. It is concerned with structure and processes for decision making, accountability, control and behaviour at the top of an entity. In this case our health system.



# THANK YOU

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