

3 How do we get out?

A. Reduce Need

Stay Healthy

- Prevent serious health conditions from occurring
- Eat a balanced diet and be active. Don't smoke
- Get regular check-ups



Manage health conditions

- Follow the recommendations and treatments prescribed by your health professional if you have a health condition

B. Correct Use of Services

Save the Emergency Room for life-threatening emergencies and serious accidents

**EMERGENCY ROOM
DROP OFF**

Ask your GP first

- Visit your General Practitioner (GP) who will know if a specialist referral is needed and if so, to which specialist
- Establish and maintain a relationship with a GP you trust
- For minor concerns you can also ask a nurse at your GP's office or a pharmacist

Avoid elective overseas care, choose local

- Overseas care is sometimes necessary, especially for treatment that cannot be done in Bermuda
- But elective overseas care places additional burden on the Island's health costs to cover hotel stays, flights etc.

C. Communicate

Listen, Discuss, Educate

- Inform healthcare providers of all medical visits and tests to avoid duplication
- Discuss treatment options and follow-up on the results
- Explanations for diagnosis, testing and prescriptions should always be provided

Less is More

- Testing may not always be appropriate for a diagnosis
- Duplication can be both dangerous and expensive



D. Know Prices

Clarify cost estimates before a healthcare visit

Providers should seek to maintain fair and reasonable fees

Know what is covered by health insurance

Ask your doctor about generic alternatives to name-brand medicines



O.H.M.S.

to: Occupier

Guide to Bermuda's Health Costs

Bermuda spent
\$679 million
on our
health system
in 2011



How did we get here and how are we paying for it?

June 2013



Bermuda Health Council

BHeC

W: www.bhec.bm

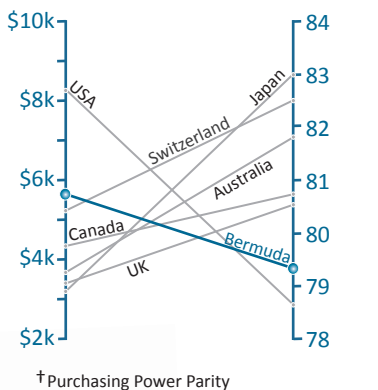
E: healthcouncil@bhec.bm

Ph: 292-6420 | F: 292-8067

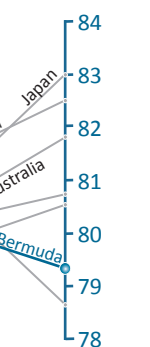
1 Bermuda's Triangle of health payments

How did we get here and how are we paying for it?

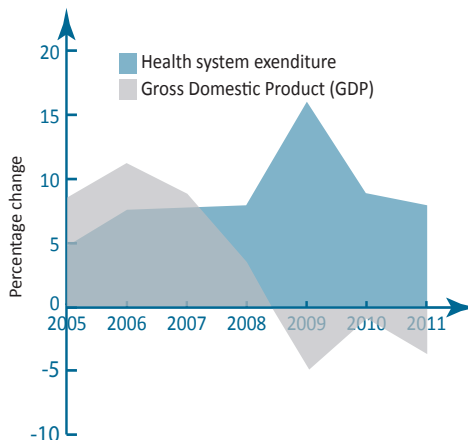
Health spending
per person
in USD PPP†, 2010



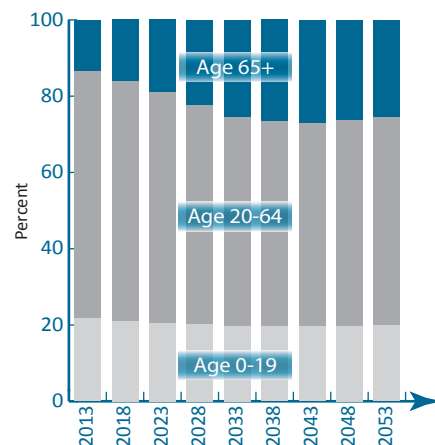
Life expectancy
at birth, in years



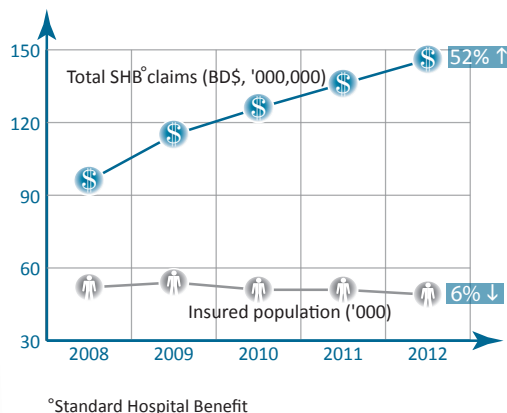
Health spending in Bermuda is growing faster than GDP



Bermuda's ageing population will need more care



Cost of hospitalization claims increase, insured population decrease



Health spending per person continues to grow each year (BD\$)



2 How did we enter the Triangle?

Why are our premiums going up?

With increased demand and need for healthcare, comes an increase in costs.

Avg. GP visit**

ER visit**

\$111

level 1 - \$276
level 2 - \$392
level 3 - \$531
level 4 - \$690
level 5 - \$849

Average cost of select prescription drugs sold in Bermuda, per tablet*

Name brand

Generic Equivalent

Votaren 75mg \$2.22

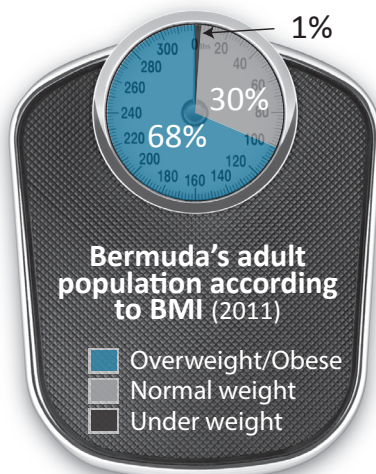
\$1.07 Diclofenac 75mg

Augmentin 625mg \$3.23

\$2.63 Auxi-Clav 500/125mg

Valtrex 500mg \$4.98

\$2.88 Valacyclovir 500mg



* 2013 figures

** visit only, does not include diagnostic testing, annual physical, etc.

Diagnostic imaging

Price range*

CT scan of head or brain	\$1,076 - \$2,680
CT scan of abdomen	\$1,177 - \$2,834
MRI of chest/heart	\$1,288 - \$1,610

Overseas care spending keeps increasing

