

FOUR NEW BENEFITS: HIP AND FUTURECARE

We are pleased to introduce four new benefits which have been added to the HIP and FutureCare Plans for 2015/16:

1. Personal home care services
2. Increased number of specialist visits
3. Health and wellness benefits
4. Youth coverage (birth to age 21, if eligible)

The new HIP and FutureCare benefits and premiums are effective **1 September 2015.**

The new HIP and FutureCare brochures, forms and information can now be found on our website: www.hip.gov.bm or by visiting our office at Sofia House, 2nd Floor, 48 Church Street, Hamilton.

We would also like to clarify the **Personal Home Care Services Benefit**

This benefit provides supportive care services to assist the policyholder in activities of daily living to allow them to remain in their own home longer, even as their circumstances change. Personal Care Services are determined according to their care needs, encourage self-care, and can be adjusted as their care needs change.

REQUIREMENTS

Eligibility criteria for policyholder

- Must have more than one year of continuous policy HIP or FutureCare
- Policyholder must have two or more functional impairments, and, or dementia (supported by clinical documentation).
- Policyholder must enroll in ongoing case management.
- HID prior approval required and re-authorized every six months.
- Benefit services determined upon assessment of care needs (requires in-home assessment).

Caregiver requirements

All caregivers, individual or those employed with home care agency, and adult day care programmes, must meet HID qualification and registration requirements for payment.

1. Complete registration process with Ageing and Disability Services by:
 - a. Submitting current certification of CPR, First Aid training (available at Bermuda Red Cross)
 - b. Submitting police vetting, must be within 30 days
 - c. Completing registration packet from Ageing and Disability Services
2. Complete HID provider packet and submit to HID

Additional caregiver requirements

- Skilled caregiver must be certified nurse/geriatric aide, with current registration with Bermuda Nursing Council.
- Skilled nurse must be R.N., with current registration with Bermuda Nursing Council.
- Adult daycare programmes must be in rest/nursing home with current registration with Ageing and Disability Services.

Participation in additional training in dementia care or fall prevention may be required depending on the care needs of the HIP/FutureCare policyholder.

Please call the Health Insurance Department at 295-9210 or visit our website at www.hip.gov.bm for more information on HIP and FutureCare health insurance policies.



GOVERNMENT OF BERMUDA
Ministry of Health, Seniors and Environment
Health Insurance Department