The Minister responsible for health, in exercise of the powers conferred by section 13B of the Health Insurance Act 1970, makes the following Order:

Citation
1 This Order, which amends the Health Insurance (FutureCare Plan) (Additional Benefits) Order 2009 (the "principal Order"), may be cited as the Health Insurance (FutureCare Plan) (Additional Benefits) Amendment Order 2014.

Amends the Schedule
2 The Schedule to the principal Order is amended—
   (a) in paragraph 2 by inserting next after the word "beneficiary", "of brand name drugs; and 100% of the cost of generic drugs";
   (b) by inserting next after paragraph 9 the following—

"9A. The following professional services for any treatment or procedure, performed in Bermuda inside the general hospital by non-staff, determined by the Committee to be medically necessary, at 75% as approved by the Committee—
   (a) professional services of general practitioners;
   (b) professional services of surgeons;
   (c) professional services of anaesthetists;
   (d) professional services of gynaecologists;
   (e) professional services of internal medicine specialists; and
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(f) professional services of other specialist.”;
(c) by deleting and substituting paragraph 11 as follows—

“11. The benefits in this Schedule shall extend to cover treatment outside Bermuda at 75% of usual and customary charges in an approved hospital, unless the treatment is available in Bermuda or it is an elective treatment. The benefit is to be limited to in-patient and out-patient hospital treatment within the FutureCare Plan’s approved network of hospitals. Should treatment occur in a hospital outside the FutureCare Plan’s approved network of hospitals, the reimbursement amount shall be equal to what it would have been at a hospital within the approved network of hospitals.”; and
(d) by adding, next after paragraph 11, the following—

“12. The amount recoverable under paragraph 11—

(a) shall, in respect of in-patient treatment of a particular disability, be limited to expenses incurred over a period of not more than 45 days during a twelve month period;
(b) shall not include the cost of transportation to or from the approved hospital;
(c) shall not include the cost of any hospice care;
(d) shall not include the cost of any treatment for alcoholism or drug addiction.

13. In this Schedule—

“approved hospital” means a hospital outside Bermuda which is—

(a) licensed or approved as a hospital by the government hospitals authority in whose jurisdiction the hospital is located; and
(b) part of the approved network of hospitals;

“approved network of hospitals” means a network of hospitals approved by the Committee;

“Committee” has the same meaning as in section 11A of the Health Insurance Act 1970;

“the general hospital” has the same meaning as in section 1(1) of the Bermuda Hospitals Board Act 1970.”.

Commencement

This Order shall come into operation on 1 June 2014.
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Made this 20th day of May 2014

Minister of Health and Environment