

Progression of the Virgin Islands National Health Insurance Programme



**Presentation to the 9th Caribbean Conference on National Health Financing Initiatives
Tobago**

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NHI TEAM

5th November 2014

AN OVERVIEW OF THE V.I. NHI

- ❑ Access to healthcare is treated as an inalienable right
- ❑ It is a non-political solution
- ❑ Purchasing health insurance at market has proven ineffective
- ❑ 65% of the population live without form of health insurance coverage
- ❑ 47% are also plagued with non-communicable diseases

AN OVERVIEW OF THE V.I. NHI

- ❑ Statistics indicate that the current method of funding healthcare is unsustainable
- ❑ 82% of persons who access care at public health facilities are exempt from payment
- ❑ The remaining 18% either cannot afford to pay or simply do not pay for services
- ❑ This results in Government circumventing additional funds to cover these expenses



OBJECTIVES OF THE V.I. NHI

- ❑ To provide all legal residents with a basic package of healthcare benefits that is equitably distributed
- ❑ To further facilitate the access to healthcare services in the public and private sectors
- ❑ To develop a reliable overseas PPO that supplements deficiencies in local healthcare
- ❑ To increase the opportunities for improved outcomes and to safeguard the well being of those resident in the Virgin Islands



DESIGN AND INSTITUTION

- ❑ The NHI model was further progressed by the April 3, 2014, Amendment to the Social Security Act
- ❑ Conceptually supported by Government and Opposition
- ❑ The Virgin Islands National Health Insurance is now an existent division of the Virgin Islands Social Security Board



DESIGN AND INSTITUTION

- ❑ The process of securing the contractual arrangements for an IT system has been completed
- ❑ On site visits by the Deputy Director and IT Manager conducted in September 2014
- ❑ Plans for the infrastructural development of the IT system are underway

DESIGN AND INSTITUTION

- ❑ Building of the IT system expected to commence as early as January 2015

- ❑ Policies intended to guide access to NHI benefits and the administration of the plan are also being developed in parallel

- ❑ These policies include:
 - ✓ Program Integrity
 - ✓ Medical Policy
 - ✓ Medical Referral Policy
 - ✓ Provider Payment Policy
 - ✓ Pharmaceutical Management and Formulary P



STRATEGIC PLANS

- ❑ Internal preparations to build technical capacity to administrate the plan
- ❑ Continued presentations to all stakeholders by the NHI Team
- ❑ Completing policies that would guide the activities that support access to plan benefits and healthcare services
- ❑ Expanding the NHI Team, which will increase the human resources needed for successful operations

CHANGING THE DYNAMICS

- ❑ NHI is expected to change the scope of access to healthcare
- ❑ Direct source of funds for the development of public health facilities
- ❑ Controlled cost of healthcare
- ❑ Reduced individual outlay for medical expenses
- ❑ Enhanced ability to dedicate government and personal funding to more projects that secure the economic viability of the Territory



NATIONAL HEALTH INSURANCE

**Securing the health of legal residents of the
Virgin Islands with lifetime access to health**

