



11th Caribbean Conference on National Health Financing Initiatives 2016

British Virgin Islands

The New National Health Insurance Design, Performance and Implementation

October 25, 2016



Presented by

Roy Barry
Deputy Director
For Social Security Board
with Responsibilities for
National Health Insurance

and

Clifford Barnes, Esq.
Strategic Advisor
EBG Advisors, Inc.
Washington, D.C.



Agenda

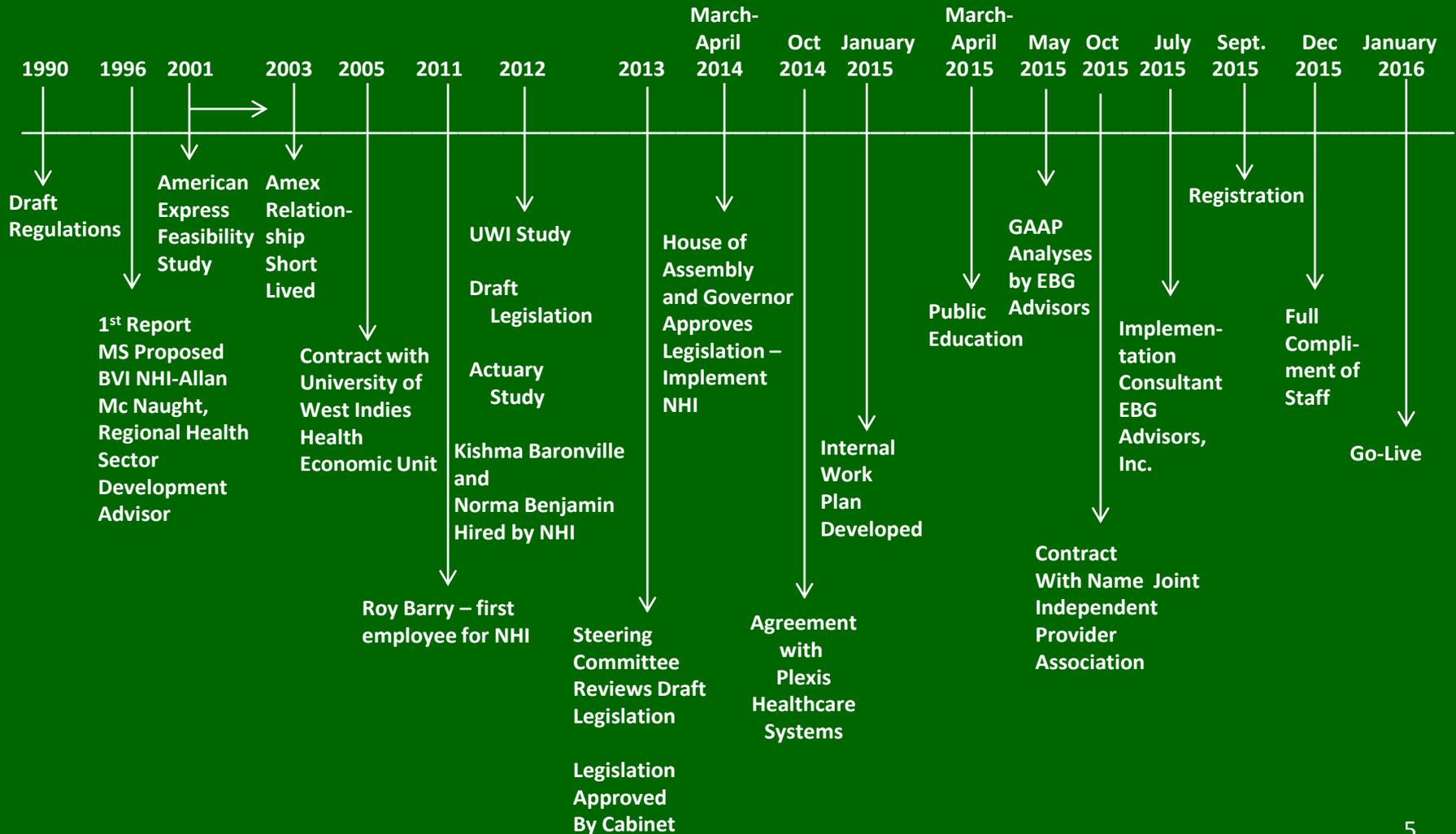
- History of Passing the Legislation and Overcoming Challenges
- Main Features of Plan
 - Structures
 - Benefits
 - Financing
 - Accountability
- Early Performance (9 Month Review)
- Lessons Learned



HISTORY OF PASSING THE LEGISLATION AND OVERCOMING CHALLENGES



Timeline of NHI





MAIN FEATURES OF PLAN



NHI Structure – Key Objectives

- The NHI is designed to ensure that all legal residents of the Virgin Islands have equal access to all necessary health services
- NHI is a contributory health insurance plan that provides coverage for a defined benefit package of health services allowing beneficiaries to receive primary, secondary and tertiary health care services
- To provide access to specialist care overseas where equivalent services is not available on-island
- To provide real-time access to health benefits by utilizing on-line real-time electronic validation, claims processing, general administration and performance reporting measures
- To improve the long-term outcomes and health care standards



NHI Structure – Guiding Principles

1. All registered legal residents will have equal access to healthcare benefits
2. Contributions are shared based upon your ability to pay
3. No discrimination regardless of your age, gender, or pre-existing conditions



NHI Structure – Operation

- The NHI is administered by the National Health Insurance Division of the Social Security Board of the BVI.
- NHI is designed to share the costs of healthcare with employed persons and businesses operating on-island.
- Providers consist of:
 - Health Services Authority (HSA) – Community Health Clinics
 - HSA – Hospital
 - Private Hospital
 - Private Providers
 - Overseas Providers
- Policies and Procedures for operations established through the consultancy and collaboration with Epstein Becker Green & EBG Advisors



NHI – Benefit Package

Equal Benefits for All

- Primary Care
- Specialist Visits
- Preventative Care
- Hospital Room and Board
- Diagnostic Procedures
- Intensive Care
- Approved Prosthetic Care
- Physical Therapy
- Air Ambulance
- Ground Ambulance
- Surgery
- Emergency Care
- Pharmaceutical Services
- Mental Health Services
- Dental Care
 - BVI Only
- Vision Care
 - BVI, USVI and Puerto Rico Only
- Approval required for diagnostic testing, in and out patient services, and specialist visits on-island and overseas



Benefits – Exclusions

1. Consultations and treatments for (i) infertility including in-vitro fertilization, artificial insemination; (ii) sex change procedures; and (iii) over the counter contraceptive drugs or devices or sterilization
2. Weight loss procedures and treatments
3. Cosmetic surgery unless medically required and pre-approved
4. Self-referred second opinion by overseas providers
5. Chiropractor visits
6. Counseling and therapy for marital and family difficulties



Benefits – Exclusions

7. Mortal remains repatriation*
8. Treatment or participation in any health service deemed to be experimental. Experimental, for this policy, refers to treatment, medicine or other procedures which are a part of a research program and have not been approved by the relevant medical board and/or accreditation authority
9. Applicable beneficiary co-insurance amounts
10. Expenses beyond the coverage limits stated in the benefit package

**Repatriation of mortal remains to the BVI will only be applicable where off-island care of the (deceased) beneficiary was pre-approved by the MRC prior to his/her death.*



Benefits – Terms and Conditions

- Co-payments
 - 0% at community health clinics
 - 5% at the public hospital
 - 10% at private clinics on-island and in-network
 - 20% at private clinics on-island but out-of-network
 - 20% at overseas clinics in-network
 - 40% at overseas clinics and hospitals out-of-network



Benefits – Terms and Conditions

- Limitations – certain limitations on coverage are proposed:
 - Maximum lifetime benefits limit of US\$1,000,000 including hospitalizations
 - Prenatal Care is restricted to treatment within the British Virgin Islands and to a maximum of US\$1,500 for normal pregnancy and US\$2500 for high risk pregnancy (delivery is covered under maximum lifetime benefit)
 - MRI scans restricted to US\$1,500 per year and requires pre-approval



Benefits – Terms and Conditions

- Other annual maximums include:
 - Emergency medical transportation by sea
 - Ground ambulance – maximum US\$500
 - Mammography – one per year from age 40
 - Air ambulance – maximum of US\$20,000
 - General diagnostic testing – maximum US\$500
- No coverage for overseas out-patient surgical procedures until pre-approved
- No coverage for overseas prescription pharmaceuticals until pre-approved



Financing

- Contributions to NHI are based upon 7.5% of income within a defined range with a minimum and maximum. The contribution rate is split equally between employer and employee. Employee has 3.75% deducted from salary and employer pays a 3.75% levy on payroll
- Children under 18 are exempt from contribution



Financing

- Government make contributions for:
 - Children to 18 years in full time education, and up to 25 years in tertiary education
 - Indigent
 - Wards of the State
 - Risk Officers – Police, Customs, Immigration and Fire
 - Seniors 65 years and older who are unemployed



EARLY PERFORMANCE (9 MONTH REVIEW)



Performance

- Providers
 - 100% of physicians; medical facilities and pharmacies within the territory are participating in NHI
 - Claims from local providers are submitted in real-time and adjudicated within 10 days of submission
- At the end of the first 3 quarters of NHI operations – portfolio is performing ahead of projections
 - A total of US\$57,207,515 in contributions have been received



Performance

- A total of US\$53,075,179 in claims have been paid to providers:
 - US\$49,473,432 to local providers
 - US\$3,601,747 to overseas providers
- Health system has identified residents with chronic care conditions to enable more focused attention



Cancer – 88 People with Cancer

- Types of Cancers

Cancer of the Rectum	03
Cancer of the Breast	30
Cancer of the Throat	02
Cancer of the Lungs	02
Cancer of the Gall Bladder	01
Leukemia	02
Cancer of the Endometrium	05
Multiply Meyloma	02
Cancer of the Liver	01



Cancer – 88 People with Cancer

- Types of Cancers

Neuroblastoma	01
Cancer of the Colon	11
Cancer of the Prostate	10
Cancer of the Brain	03
Cancer of the Kidney	02
Cancer of the Testicles	01
Cancer of the Pancreas	02
Cancer of the Stomach	02
Lymphoma	01
Cancer of the Cervix	02
Cancer of the Bladder	01
Cancer of the Knee	01
Cancer of the Anus	01
Cancer of the Thyroid Gland	01
Cancer of the Ano-rectal region	01



Renal Disease

- Renal Disease
 - 72 people with renal disease
 - 49 in dialysis
 - 3 having kidney transplant



Cardiac Diseases

- Cardiac Diseases
 - 124 people with cardiac diseases
 - 68 male
 - 56 female



Cardiac Diseases

- Age Group

0-9	5
10-19	2
20-29	2
30-39	10
40-49	12
50-59	25
60-69	34
70-79	23
80 and over	8



LESSONS LEARNED



Five of the Lessons Learned

Scale, Capabilities and Locally Available Staff

- Qualified staff in advance of Go Live

Providers and Participation

- Objective face-to-face meetings – to explain and solicit concerns

Pharmacy

- Knowledgeable assessment of claims processing system
- Dedicated pharmacy support



Five of the Lessons Learned

Health Services Authority

- Defining working relationship
- Defining services on and off-Island
- Compensation to incentivize more on-Island services

Going Operational

- GAP analysis at least one year before implementation
- Detailed work plan, timeline and collaboration
- Attention to resident needs
- Marketing and working with local media
- Consultants with experience
- Enrollment and registration



Questions???