

National Health Insurance (NHI) of the Virgin Islands



'Health Financing: Strategic Management, Spending
Wisely-2'

Tracking Performance of New Health
Financing Plans

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Suriname

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For Social Security Board
with Responsibilities for
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Agenda

- Overview of the Objectives and Main Features of the Plan
 - Structures
 - Benefits
 - Financing
 - Accountability
- Challenges Encountered and Plans Implemented
- NHI: Future Plans



OVERVIEW OF THE OBJECTIVES & MAIN FEATURES OF THE PLAN



NHI Structure – Key Objectives

- The NHI was 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
- Vision Care
- 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



CHALLENGES ENCOUNTERED & PLANS IMPLEMENTED



Challenges Encountered

- Plans Implemented

Challenges Encountered

1. Persons with dual citizenship and not living in the Territory were registered and accessed service.
2. Fraudulent claims submitted by some providers, such as the following:
 - I. Over the counter drugs,
 - II. Services not rendered,
 - III. Incorrect service date to facilitate 90 days,
 - IV. Over testing,
 - V. Labs such as, ultrasound as routine testing,
 - VI. Over prescribing of drugs

Plans Implemented

As time progressed, with the assistance of the local providers, we were able to identify and suspend these persons membership.

Hence, auditing of providers, reviewing each claim and ongoing communication with providers were necessary to eradicate such fraudulent culture.



Challenges Encountered

- Plans Implemented

Challenges Encountered

3. After the hurricanes, Irma and Maria, persons left the Territory, but there was no effective method in place to account for the ones who left. Therefore, we had persons accessing service while living outside of the Virgin Islands.

4. Abuse of diagnostic testing and other procedures.

Plans Implemented

Persons were given a grace period of three months and allowed overseas coverage while living overseas, permitting persons who returned to have continued coverage, and terminating coverage to those who extended the grace period.

There are periodic assessments of the Benefits Package to ensure its adequate adjustments, for example, mandating for pre-authorization for Cancer Antigen and establishing limits for X-Rays and ultrasounds.



Challenges Encountered

- Plans Implemented

Challenges Encountered

5. Non-compliance Compliant

6. Lack of transparency in the submission of claims from JIPA. The Third Party Administrator that provided access to overseas care.

Plans Implemented

After three notices sent to non-compliant employers, they are referred to our legal team for collections.

After ongoing discussions and voicing our displeasure, the contract with JIPA was terminated. We subsequently entered into an agreement with United Healthcare through our Reinsurer, IRM.



NHI: FUTURE PLANS



NHI: Future Plans

- We have submitted the appropriate amendments to strengthen NHI and reduce the abuse of the system.



THANK YOU



QUESTIONS????

