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HOW DO I...ACCESS OVERSEAS CARE WITH NHI

NHI Clinical Supervisor Explains Referrals Process

Road Town, Tortola, July 20, 2017– A GIS Report outlining the process behind referrals and accessing overseas care through the Virgin Islands National Health Insurance (NHI) will air today.

The report, which features an interview with NHI Clinical Supervisor Ms. Noelene Levons and Information Officer Ms. Adrianna Soverall, will broadcast today on ZBVI 780AM at 6:35 p.m., and ZCCR 94.1FM at 7:30 p.m. and re-airs tomorrow on ZBVI at 8:35 a.m. and ZVCR 106.9FM at 12 noon.

During the interview, Ms. Levons first defined a referral, stating, “A medical referral is a written request, from a doctor to a patient, for specific services; be it a test, procedure, [or] surgery. As in the case of a specialist referral, [it requests the] transfer of care, from a medical doctor to a specialist.”

A referral is given by a doctor who has determined that a patient needs further medical assistance, which he or she cannot provide. While giving a referral, the doctor may also recommend an overseas medical specialist or facilities, which can provide the specific medical care that is being recommended.

When making a referral, the doctor will first request authorisation from NHI, by submitting a pre-authorisation request form or Form BA001.

Pre-authorisations are not required for basic assessment tests like X-rays, blood tests, ultrasounds and others, and are automatically covered by NHI. However, pre-authorisation forms are required for advanced tests and procedures.

After the pre-authorisation forms are submitted, information is entered into the NHI electronic database, where the clinical supervisor would review same, based on three indicators.

The three indicators: eligibility, accumulators and medical necessity, are considered prior to approval of both local and overseas referrals.

Eligibility involves whether or not a beneficiary is registered, or if they are up to date with his or her contributions.

Accumulators means how much money is assigned, and how much has been used for a specific service. NHI has a 'max cap', or a pre-determined dollar amount, which NHI pays for every medical procedure.

To that end, the supervisor explained that diagnostic testing like MRIs and CT scans, have a maximum of \$1,500 assigned per year. Ms. Levons said that because those types of tests are expensive, the NHI maximum cap for payment would more likely be reached. Hence, if a doctor recommends another MRI or CT scan, it would have to be paid for out-of-pocket by the patient.

As for medical necessity, Ms. Levons and the clinical unit tries to determine if the doctor's recommendation for surgery or another type of procedure is based on 'international medical care guidelines' or MCGs.

The clinical unit comprises medical professionals with a wealth of experience, who would review the documentation provided by both the recommending doctor, and information from the patient, to determine if the particular procedure is needed. Sometimes the unit would require additional information to assist with the determination of medical necessity. If the procedure is deemed 'medically necessary', then the procedure would be approved.

The GIS Report, which will be made available in radio and video formats, is part of an overarching communications campaign by NHI to sensitise the BVI public about the various NHI processes.

According to Deputy Director of the Social Security Board (NHI) Mr. Roy Barry, the public should look forward to more practical and fundamental information being provided in a consistent and timely basis.

He said, "The team at NHI appreciates how important it is for beneficiaries to have a better understanding of how NHI works; from registration, benefits, contributions, claims, co-insurance and eligibility. Our communications efforts will be targeted at outlining those significant processes."

The 'Referrals' GIS Report (video format) will soon be made available on the Government of the Virgin Islands' YouTube Channel and Facebook Page (Government of the Virgin Islands) and the National Health Insurance website – www.vinhi.vg. Beneficiaries are also encouraged to like and follow @NHIBVI on Facebook and @BVINHI on Twitter for more updates.

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Notes to Editor(s): Photograph and audio clips attached.

Photo caption: NHI Clinical Supervisor Ms. Noelene Levons answers a question posed by Information Officer Adrianna Soverall during a recent GIS Report interview. **(Photo credit: GIS)**

Audio Clips: Noelene Levons