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**FOR IMMEDIATE RELEASE**  
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## **HOW DO I...MAKE A CLAIM WITH NHI**

Process for making claims on island and overseas

**Road Town, Tortola, November 21, 2017**– Making claims with the Virgin Islands National Health Insurance (NHI) is a simple process for beneficiaries on-island and overseas.

A claim is a formal request to NHI, asking for reimbursement, based on the policy agreement. Beneficiaries submit claims based on payments they made when accessing care locally or overseas, or if they have used a supplementary insurance provider, and are making a claim to be reimbursed for the co-payments.

Claims could also be submitted if beneficiaries have received treatment at a medical provider before getting approval from NHI.

Deputy Director of the BVI Social Security Board with responsibility to NHI, Mr. Roy Barry said, “Beneficiaries may have to make a claim at some point when seeking medical care. We want persons to understand how to make claims as it is their right to do so. It is a very common and simple process that doesn’t take much time to start.”

NHI Claims Supervisor Ms. Cassandra Lewis explained, “Making claims can be done at the office, or online. We do encourage beneficiaries to submit claims online, to ensure that claims are processed sooner.”

Individual beneficiaries can walk into the NHI office to submit claims. Forms (Form T) are available at reception for beneficiaries to fill out and submit. Persons should walk with their original receipts and supporting documentation; in addition to the EOB (Explanation of Benefits), in the case of using a supplementary insurance, to show how that company processed the claims.

Similarly, when making claims online, persons should download and fill out Form T, attach receipts and other documentation where necessary, and email [claims@vinhi.vg](mailto:claims@vinhi.vg). Claim forms can be downloaded online from [www.vinhi.vg](http://www.vinhi.vg) (direct link - <http://vinhi.vg/.../F.../FORM-T-Claim-for-Medical-ExpensesII.pdf>) and submitted via email [claims@vinhi.vg](mailto:claims@vinhi.vg).

For services that received pre-approval, NHI pays 80%, but if services were not approved, NHI pays 60%. All reimbursements for services are based on NHI's fee schedule.

Regarding time lines, Ms. Lewis said beneficiaries should make claims within 90 days of receiving the medical service. Claims are usually processed within 30 to 60 days.

For more information, beneficiaries can contact the VI NHI office via telephone (284) 852-7860 or email [info@vinhi.vg](mailto:info@vinhi.vg).

The National Health Insurance (NHI) of the Virgin Islands is designed to provide all legal residents of the Virgin Islands with affordable access to the health services they need.

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**Notes to Editor(s): Photographs and audio clips are attached.**

Photo 1: Mr. Roy Barry

Photo 2: Ms. Cassandra Lewis

Audio Clips: Mr. Roy Barry and Ms. Cassandra Lewis