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## VI NATIONAL HEALTH INSURANCE TURNS TWO

Over 35,000 beneficiaries; health management programme coming soon

35,978 – That’s the number of residents registered with the Virgin Islands National Health Insurance (NHI), and who can now enjoy access to healthcare.

NHI, managed by the BVI Social Security Board (SSB), is mandated to ensure healthcare rendered is *high quality, accessible, affordable, and appropriate* for all legal residents in the Virgin Islands.

NHI was implemented on January 1, 2016, allowing the registered population access to a similar healthcare system to its Caribbean partners (Anguilla, Bermuda, Cayman Islands, Dominica, Turks and Caicos Islands, and Suriname). Another Caribbean neighbour, Grenada, is already in the planning phase to implement its own NHI.

During the NHI launch ceremony at the SSB’s offices on September 1, 2015, Minister for Health and Social Development, Honourable Ronnie W. Skelton, explained that NHI talks began in 2003 by Premier, Dr. the Honourable D. Orlando Smith, OBE.

He told attendees, “[Premier Smith] envisioned a community where everyone would have access to quality healthcare and financial protection, and not just the rich, or lucky, or the well-connected but also the average citizen and resident.”

The health minister also affirmed that after 12 years of research, conclusions pointed to a national health service, funded through pooled contributions, was the “most logical solution from both an economic and human rights perspective”.

Honourable Skelton explained that his belief in NHI was further strengthened while serving as health minister.

He said, “Several persons were struck with illnesses or injuries that caused them to use their entire life savings, or sell their land and or other hard earned assets to pay for the healthcare

they needed to save their lives or their children's lives...I experienced first-hand the suffering of so many families year after year that could not raise the money to pay for their much needed treatment and care."

Hence, NHI was established to curb such instances, and was founded on the principles of *Universality*, where all legal residents of the Virgin Islands are eligible for membership regardless of age, health risk, income or employment status; and *Equity* - shared contributions based on ability to pay, rather than one's health status.

Two years later and although still young, NHI is 'fulfilling its mandate', according to Deputy Director of the Social Security Board Mr. Roy Barry. Mr. Barry has direct responsibility for NHI.

"Prior to its official implementation, many residents and healthcare providers were uncertain as to how NHI would have impacted the healthcare system. However, many persons have had a change of heart and are now seeing the many benefits associated with a national health service," said Mr. Barry.

The deputy director said benefits to residents include affordable lifetime health insurance coverage via contributions based on one's ability to pay; no denial of coverage based on pre-existing conditions nor employment nor income; health insurance coverage for the entire family; and choice of public and private health care providers.

"Providers should also be enjoying a larger clientele, now that more persons than ever before have health insurance. Also, NHI maintains constant and consistent communication with providers," said Mr. Barry.

As for overall benefits to the Territory, Mr. Barry said there is now the ability to better control the rising costs of health care; expand the range of local health care services, facilities and providers; and provide a dedicated and sustainable source of funds for health.

"NHI also has an information system reporting function, which can drive decision making, as it relates to healthcare in the Virgin Islands. We now have data to support policy changes," said Mr. Barry.

In addition to its ongoing efforts for ensuring quality control for providers and improving health sector financing, NHI will also embark on an initiative to change attitudes and behaviours towards health.

In 2018, NHI will launch its Disease Management and Wellness Programme, under the theme "*Be Healthy, Be Happy BVI*", for directly influencing and managing long term health care related costs and patient outcomes.

Mr. Barry said, "The programme is all about encouraging healthy lifestyles while cutting health care costs and improving the quality of life for all residents of the Virgin Islands."

Programme Coordinator and Medical Director for NHI, Dr. Harlan Vanterpool said the programme is timely as many residents in the Virgin Islands are not leading healthy lifestyles.

“We have data which indicates the BVI has a high percentage of overweight and obese residents. Also, many residents have three or more risk factors for chronic diseases. Based on all the current literature and studies available on the health status of the BVI, our population can be defined as generally unhealthy,” said Dr. Vanterpool.

The medical director said the goal of the disease management and wellness programme is to teach residents how to enjoy a healthier lifestyle by helping to reduce and manage the incidence of Chronic Non-Communicable Diseases like heart attacks, stroke, diabetes, and cancer.

The programme will include close monitoring and counselling of NHI beneficiaries suffering from chronic diseases; partnerships with local healthcare providers, employers, fitness advocates and food distributors; promotion of healthy lifestyles; and health education activities.

One key aspect of the programme is the Health Risk Assessment. The assessment is a survey to determine the common lifestyle behaviours of NHI beneficiaries. These behaviours range from activity level, alcohol and tobacco consumption, and mental health awareness. Persons will not be asked to provide their name nor contact information so that the process is easy and confidential.

The medical director encourages beneficiaries to complete the assessment when it is made available to the public via NHI’s social media pages and website. 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): Flier is attached.**