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## **WHY PAY BVI SSB AND NHI CONTRIBUTIONS?**

Paying contributions maintains eligibility for grants, pension and medical coverage

The BVI Social Security Board (SSB) and its division, the Virgin Islands National Health Insurance (NHI) are agencies established to provide benefits to registered persons, based on those persons' contributions.

The SSB was established in 1980. Thereafter, in 1982, the current SSB Director Ms. Antoinette Skelton joined and since then has served the agency in different capacities. Having served that long, Ms. Skelton has interacted with many beneficiaries.

In reflecting on those interactions, Ms. Skelton said, "From time to time, many persons ask why they should pay their social security and NHI contributions. It's a fair question, but a better question should be '*What are the benefits provided by social security and NHI?*'"

"It is everyone's best interest to ensure contributions are up to date, which is how we secure our future. And for that reason, the slogan of the Social Security Board is '*Securing your tomorrow, today!*' We want that persons see the value in SSB and the benefits they can receive," said Ms. Skelton.

Ms. Skelton said that while employees rely on their employers to pay SSB contributions, she encourages employees to check their contributions with SSB from time to time.

The director also made a special appeal to employers and self-employed persons, stating, "I am further encouraging employers and self-employed persons to do the right thing for their employees and themselves. Contributions equal benefits. They go hand in hand."

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Ms. Skelton continued, “There have been cases when some persons are getting ready to retire, and after checking with SSB, they realise they cannot afford to retire. This is because their employer did not pay contributions, or in the case of self-employed persons, they did not pay the appropriate contributions needed to qualify for a pension.”

The director said that social security “is basically a pension fund”. She said that benefits are received based on what you put into the fund. However, those benefits are not limited to pensions.

SSB provides seven main benefits to all persons registered and making contributions. Those seven benefits are Employment Injury, Age, Invalidity, Sickness, Funeral, Maternity and Survivors.

Regarding NHI benefits, SSB Deputy Director with responsibility for NHI Mr. Roy Barry said, “NHI is designed to provide equal and affordable access to healthcare. It is meant to offset certain medical costs, which many persons may not be able to afford without insurance.”

Mr. Barry, who is also a long-serving employee of SSB, said that many persons questioned him about the need for NHI, but are now realizing the benefits of having medical insurance.

“Before NHI was implemented, it was estimated that approximately 50-percent of the population did not have any health insurance. This meant some persons either could not afford the full medical care they needed, or completely avoided seeking care because of the associated costs,” said Mr. Barry.

The deputy director continued, “One key feature of NHI is the fact that it is based on your ability to pay,” he said, adding, “It does not increase because of your age, pre-existing health conditions, or whether you have a high risk job.”

As for beneficiaries of both social security and NHI, Ms. Skelton had this to say: “I want to further encourage persons to ensure their contributions are paid. And more importantly, I would like them to do it for *themselves*; knowing either they, or even their family members will benefit. It’s about securing your tomorrow, today.”

The BVI Social Security Board’s mission is to *provide appropriate social security benefits to contributors and their families, through strong leadership, prudent investments and the sustained efforts of a highly motivated, committed and professional staff.*

**###**

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

1. SSB Director Ms. Antoinette Skelton
2. SSB Deputy Director with responsibility for NHI Mr. Roy Barry

**Audio Clips:**

1. **Antoinette Skelton**
2. **Roy Barry**