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HOW DO I...SUBMIT A CLAIM TO NHI?

Beneficiaries must submit claims within 90 days of receiving medical service

You paid for a health service in full out of pocket? Then you may be eligible to submit a claim. Before you submit the claim, be sure that you are in good standing with National Health Insurance (NHI). If not, your claim will not be honored.

What documents do you need to submit a claim? It depends on the type of health service you received. Claims are divided into three (3) categories: Vision, Dental and Medical.

For Vision claims, beneficiaries need to submit the Claim Form (Form T), found online at www.vinhi.vg, along with a detailed receipt which must include the examination code and lens prescriptions where applicable.

For Dental claims, beneficiaries must submit the Claim Form and a detailed receipt which must include the examination code and dental procedure code.

Medical claims require beneficiaries to submit the Claim Form, with the front and back page filled out. The form must include a detailed CPT or Procedure Codes, detailed description and Diagnostic Code/ Diagnosis. If the health service was performed out of Territory, the medical provider must complete and sign the back of the claim form.

Claim forms must be submitted in the English language. If translated, the form must be notarized.

How to submit the claim? Claims and supporting documentation can be submitted to the NHI Office, Joshua Smith Building, Wickham's Cay, or submitted online via email at claims@vinhi.vg.

Is there a deadline for making a claim? Beneficiaries should make claims within 90 days of receiving the medical service. Claims are usually processed within 30 to 60 days.

Important to note, NHI pays claims based on the Usual Customary Rate or UCR. The UCR is a rate calculated by averaging the cost of a health service in the Region. For services that received pre-approval, NHI pays 80-percent of the UCR, but if services were not approved, NHI pays 60-percent.

Example: Jane went to the doctor for a pre-approved procedure which costs \$120. However, the UCR is \$100. Thus, NHI will pay \$80 (80-percent of the \$100), and Jane will pay \$40 (\$120 minus \$80).

For more information, persons can contact the NHI main office via telephone 852-7860 or email info@vinhi.vg.

The National Health Insurance of the Virgin Islands has a mandate to provide affordable access to healthcare services for all legal residents in the Territory, in line with Government's vision, '*Towards a Healthier Virgin Islands*'.

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NOTES TO EDITOR(S): Flier is attached.

Flier Design: April Glasgow

The "*NHI, How do I?*" series is part of a campaign to ensure beneficiaries are well equipped with the information needed to access healthcare services.