

Bryan Warns Health Insurance Costs Set to Spike, Urges Shift to Self-Funded Plan

Governor Albert Bryan Jr. is warning government workers that health insurance premiums will rise sharply, and he's urging the Senate to consider self-funded insurance as a way to save \$25 million and support struggling territorial hospitals.

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“Health insurance is going up, ladies and gentlemen, I’m telling you now.” That was Governor Albert Bryan Jr. on Monday, signaling to government employees that the cost of a key benefit is set to rise by “a lot.”

Insurance costs have already gone up recently. Last year, co-chair of the GESB Health Insurance Board Dr. Gilbert Commissiong pleaded with lawmakers to allow the government to [absorb most](#),

[if not all](#), of a \$20 million increase in additional insurance costs.

While Governor Bryan did not indicate whether he believes central government could bear the brunt of further increases to spare government employees and retirees increased insurance premiums, he did call on the legislature to consider other cost-saving measures.

“They need to call a session and demand that we have an RFP sent out for self-funded insurance,” Governor Bryan suggested. “It would save us \$25 million, that's not including the increased cost we're going to see come September.”

Self-funded insurance would not only save costs, but would also benefit the territory's hospitals directly, Governor Bryan argued, “because we could now give them some of that savings in order to help them.” He criticized lawmakers for ignoring this solution to a critical challenge for residents in the territory, in favor for what he deems as less pressing matters. “The salary of the governor was more important than \$25 million annually,” Governor Bryan griped, arguing that prudent legislative action could save the territory much more in expenses than attempting to rescind pay raises for senior officials in the executive branch of government.

During a radio appearance this week, Senate President Milton Potter expressed openness to the idea but cautioned that “shifting the paradigm from a fully funded plan or self-funded plan is something that warrants significant thought, significant review, significant due diligence.” Speaking to Jamila Russel, stand-in host during Tuesday's Analyze This program on WTJX FM, Senator Potter said that self-insurance “requires the government to have reliable funding that will be earmarked towards paying our bills.” He noted that the government is notoriously chronically behind on paying bills. “That couldn't exist in a self-funded program,” Potter said.

The Senate president outlined some potential benefits to moving in this direction, including the ability to “do some more customized things” with a self-funded health insurance plan. Notwithstanding, he says more study is needed to see if this is something right for the Virgin Islands. That is what the legislature is currently undertaking. “We're doing our due diligence,” promised Potter.

Even so, that's not a process that will be completed hastily, he cautioned. “I don't think it would be responsible of us to jump to this concept for FY2026,” he said, noting that draft legislation on the matter has not yet come down from Government House.