

The Virgin Islands Consortium

National Health Insurances Launches in the BVI, Some Residents Fear Hardship

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TORTOLA -- Come January 1, 2016, residents and citizens in the British Virgin Islands would be paying monies into the national Health Insurance System, NHI.

The scheme was launched Tuesday, September 2nd during a ceremony at the Central Administration Complex in Road Town, Tortola, BVI.

The NHI which is mandatory provides coverage for all residents of the territory and coverage is provided against the cost of a defined benefits package of health services to improve health, prevent illness and provide treatment.

Premier and Minister of Finance Dr. D. Orlando Smith during the launch said the National Health Insurance System is a critical aspect of the Virgin Islands' national development goals to achieve health security for all and to strengthen the domestic healthcare system.



Audience at National Health Insurance

announcement.

Dr. Smith said a critical component of Government's health reform strategy is restructuring the health financing system to provide equitable coverage for all the people of the Virgin Islands through National Health Insurance.

"From an economic perspective, the implications for our economy are also very important. We all know that a healthier population is a more productive population, and our most important resource remains our people. So we must keep them healthy", Smith said.

"My Government firmly believes that it is our business to take care of the people of this Territory and over the years we have worked diligently to ensure that we achieved this", he noted.

According to the Premier with the launch of NHI, we signal the start of the registration process for that system and our ongoing efforts to take care of the people of the Territory.

He said for the individual what the NHI means is that whenever a health situation arises it will no longer also be a financial situation. In a context where we know that getting older usually calls for more healthcare, and more expensive healthcare at that, it is good to have a system that takes care of us as we get older and we will not have to worry about it.

Premier Smith said because the system will cover all elderly persons and all children, as working adults and parents we will not have to worry about healthcare for our parents or for our own children. This is the health security which the NHI brings to us, as adults.



Health Minister Ronnie Skelton

Meanwhile Minister for Health and Social Development Ronnie Skelton said there is some fear that persons earning minimum wage cannot afford to pay 24 dollars per month for comprehensive health insurance but these people cannot afford not to.

NHI Concerns

But while the government touts NHI as something good for the territory there are some persons who say this is a tax which will cause hardship on many people.

Several persons have been calling into the talkshows expressing their concerns. Persons said they already have private insurance and don't see any reason why they should be forced to pay into the NHI.

And the Insurance Association of the BVI, IABVI said when the National Health Insurance comes on stream in January it will cost people in the BVI more than the private insurance system.

IABVI said based on average health insurance premiums across the BVI, the cost between the employer and employee for NHI is generally more expensive than the cost of NHI.

It said it does not take into account, the cost of paying for any non-working spouses or dependents in your household which will increase the cost of NHI.

Feature Image: Premier Dr. Orlando Smith holding up an NHI card.