

Bryan Administration Taps Elan Insurance to Provide Affordable Healthcare Plans for Working Virgin Islanders Through 'Associations Health Plan'

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Governor Albert Bryan has embarked on a mission to provide Virgin Islanders access to affordable health coverage through a strategy that provides choice and competition in the USVI, Government House said Monday. The idea is to strengthen the negotiating power with providers from larger risk pools through the Associations Health Plan, a federal program.

The U.S. Department of Labor in 2018 expanded access to affordable health coverage options for small businesses and their employees through Associations Health Plans. It allows small employers to band together, based on common geography or industry, to purchase the types of coverage that are available to large employers, which can be less expensive and better tailored to the needs of their employees. It also allows working owners without other employees to join the

association.

“When you consider our demographics – 106,000 individuals living in the Virgin Islands with a median income of \$25,000, 32.5 percent living in poverty, and 28.7 percent of our residents uninsured, you can understand why this effort is so critical,” Mr. Bryan said, according to Government House. “That’s a significant portion of our population without access to private health insurance, and it comes at a cost to the government in the form of unpaid and uncompensated care.”

According to the release, the Office of the Governor has been working over the past several months to facilitate the Associations Health Plan for small businesses territory-wide, including identifying and vetting health insurance carriers that could provide coverage to the Associations Health Plan members. Five organizations have opted in – the St. Thomas-St. John Chamber of Commerce, the St. Croix Chamber of Commerce, the USVI Hotel and Tourism Association, the VI Bar Association, and the VI Realtor Association.

Three insurance carriers in the USVI were considered – United Healthcare, Cigna, and Elan Insurance Group. Of the three, only Elan Insurance Group could meet the needs of the Associations Health Plan, offering a plan that is more affordable with minimal essential services.

This month, Mr. Bryan convened a meeting between Associations Health Plan members and Omar Heado, president of Elan Insurance Group, who presented the types of health insurance coverage that would be available to the members and their employees through a customized health plan.

“The governor is very concerned that 28.7 percent of our population does not have health insurance and he has been seriously considering moving to some form of universal coverage,” said Dr. Julia Sheen, health and human services policy advisor to Mr. Bryan. “The first phase was the expansion of Medicaid which was very successful. We moved from covering 12,000 individuals [to 32,000 on Medicaid](#) [in 2017]. The second phase is to move to Associations Health Plans, where you have low to middle income individuals who do not have health insurance, but also do not qualify for Medicaid because it is income-based.”

In 2013, following the findings of a two-year study conducted by a Health Reform Implementation Task Force, the U.S. Virgin Islands opted out of establishing a health care exchange as part of the Affordable Care Act, also known as Obamacare. The task force cited the health care law’s lack of adequate funding to create an exchange, and the exemption of some of its most important provisions, including the individual mandate, to insular territories. However, the territory was afforded the option of accepting additional funding to expand its Medicaid program – which it did.

The Office of the Governor on Monday launched two surveys, one for Associations Health Plan employers and the other for their employees, to gain a better understanding of the number of persons who require health insurance coverage, according to the release. The surveys include questions about demographics, location, type of industry, number of employees, employment status, access to health care, insurance coverage and affordability, and interest in the Associations Health Plan, according to the Government House release.

“We are looking at what kind of health insurance coverage is needed and any barriers in obtaining health insurance,” Dr. Sheen said. “We do not want to create health insurance packages that workers cannot afford.”

Both groups have until December 18, 2020, to complete and submit the survey.

“This effort will increase access to health insurance coverage for business owners and their employees, increase access to healthcare services and ultimately improve health outcomes,” Mr. Bryan said. “Everyone should have some form of health insurance even if it’s just the basic.”

The Associations Health Plan is part of the governor's "Healthier Horizons Initiative", which includes 10 other projects to improve the healthcare system by broadening the scope of health services provided, by increasing patient access to quality care and by hardening our healthcare infrastructure, Government House said.