

THE BENEFICIARY

NEWSLETTER FROM THE NATIONAL HEALTH INSURANCE OF THE VIRGIN ISLANDS

Check your breasts, please.

DR. HARLAN VANTERPOOL - P. 4

Canned food *CAN* be delicious!

Salmon Pattie Recipe - P. 14



How To
ACCESS
OVERSEAS CARE

Now you know!
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MAKE A CLAIM



THE PINK ISSUE

EDITOR'S NOTE

We had SO MANY plans for this issue, and then Irma happened...Nonetheless, the NHI team is bringing to you (what we hope is) useful information during our time of recovery and rebuilding.

As you may already know, October is Breast Cancer Awareness Month. Our feature highlight is our small way to pay homage to those survivors who are with us today and to those warriors who have passed on. We're sharing with you an article from our own NHI Medical Director, Dr. Harlan Vanterpool, in which he shares that breast cancer is the number one cancer in the Virgin Islands, ranking just above prostate cancer. Let us continue to ban together as a community, show support to our survivors and also encourage the women in our lives to check their breasts regularly.

To all the Irma survivors, you are resilient, you are amazing, you have defied the odds. Now let's rebuild. **We are #BVISTRONG**

**April T. Glasgow, Public Relations Specialist for NHI
Editor, The Beneficiary**

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"To Virgin Islanders and residents, as we start this new month, let's recommit ourselves to the task of rebuilding our great Territory and let us continue to remain, BVI Strong."

PREMIER OF THE VIRGIN ISLANDS, DR. THE
HONOURABLE D. ORLANDO SMITH, OBE
OCT. 3, 2017 (BVI.GOV.VG)



Check your breasts, please.

BY DR. HARLAN VANTERPOOL, NHI MEDICAL DIRECTOR

Yes, check your breasts. Most women know their bodies, and know when something isn't right. What I'm asking women to do is to check their breasts even before they think there's a problem. Screening and early detection can and does make a difference when it comes to saving lives.

So, what's screening?

Screening is looking for cancer before you have any symptoms. This can help find cancer at an early stage. When abnormal tissue or cancer is found early, it may be easier to treat. By the time symptoms appear, the cancer may have begun to spread.

Before having any screening test, it is important that you discuss the test with your doctor or other health care provider. Every screening test has both benefits and harms. Your health care provider should talk to you about the benefits and harms of a screening test and include you in the decision about whether the screening test is right for you.

Breast Cancer in the BVI

In 2016 there were a total of forty one (41) diagnosed cases of Breast Cancer in the Territory – all of whom were women. Breast Cancer is the leading cause of Cancer and Cancer-related deaths in these islands. Unfortunately, the incidence of Breast Cancer continues to rise exponentially despite the efforts of entities such as the BVI Cancer Society and other civic groups who are helping to spread the word about Breast Cancer Prevention and Treatment. A late stage diagnosis of Cancer often means the difference between life and death.

Who is at increased risk for Breast Cancer?









Anyone who has had cancer in the past, or have a family history of cancer; or have certain gene mutations (changes) that have been linked to cancer. People who have an increased risk of breast cancer may need to be screened more often or at an earlier age than other people.

When Should Breast Cancer Screening Begin?

Cancer screening recommendations vary, but the general consensus is that women between ages 40 and 44 may be offered annual screening mammograms. Between ages 45 and 54, screening mammograms should be routine, meaning annually. After age 55 they can be done bi- annually or continued annually as per the preference of the patient. Women with a strong early age family history of aggressive breast cancers may be offered screening mammograms before age 40.

And of course, if something just doesn't feel right, GO SEE A DOCTOR.

ONCE YOU KNOW #WHATNORMALFEELSLIKE, CHECK FOR CHANGES SUCH AS...

	NIPPLE DISCHARGE		SWELLING IN ARMPIT OR AROUND COLLAR BONE
	LUMPS AND THICKENING		CONSTANT PAIN IN BREAST OR ARMPIT
	CHANGES IN SKIN TEXTURE EG. PUCKERING/ DIMPLING		CHANGE IN SIZE OR SHAPE
	NIPPLE INVERSION AND CHANGES IN DIRECTION		RASH OR CRUSTING OF OR AROUND NIPPLE

IF IN DOUBT, GET IT CHECKED OUT.

COPPAFEEL.ORG



THIS IS GREAT NEWS!

CONGRATS ON YOUR NEW JOB!

**PLEASE LET THE NHI TEAM KNOW, SO
THAT YOUR INFORMATION IS UPDATED,
AND YOU MAINTAIN YOUR COVERAGE.**

NHI Offices, Social Security Board
Road Town, Tortola, Virgin Islands
Tel: 852-7860
Email: info@vinhi.vg



MAINTAINING ELIGIBILITY

BY SUSAN DALY-RICHARDSON, NHI COMPLIANCE MANAGER

Eligibility refers to the entitlement of an individual to receive services based on that individual's enrollment in a health care plan (Mosby's Medical Dictionary, 9th edition).

In this instance, the health care plan is the Virgin Islands National Health Insurance (NHI), and by the end of this article, you'll understand how to maintain your eligibility with NHI. According to legislation (Social Security Board Amendment Act, 2014), individuals must maintain their eligibility in order to benefit from the medical coverage services offered by NHI.

To do so, individuals are required to adhere to the policies and procedures as outlined in the legislation, which indicates monetary contributions must be submitted within the stipulated timeframe.

Who Contributes? Contributions are payable by the following groups of stakeholders:

- ❖ Employers
- ❖ Employees
- ❖ Self-Employed
- ❖ Voluntary Contributors

The following contribution rates, based upon the Contributor's salary, are shown below:

Contributor	Rates of Contribution Payable
Employee	3.75%
Employer	3.75%
Self-Employed	7.5%
Dependent Spouse	3.75%
Unemployed Adult	7.5%
Unemployed pensioner (under age 65 with additional source of income)	7.5%
Unemployed pensioner (under the age 65 where pension is the only source of income)	3.75%
Adults over 65 years who are still employed	7.5%

MAINTAINING ELIGIBILITY

CONTINUED...

Key Time frames

Contributions must be submitted within fourteen (14) days after the end of each month, in compliance with the provisions of the legislation. However, if the 14th day falls on a weekend or on a public holiday, the contributors have until the next business day to submit their contributions. Failure to submit payment within the stipulated timeframes will result in a ten percent (10%) percent surcharge per month being added.

How to Pay/ Remit Your Contribution

Employers are encouraged to register for access to the **eServices portal (vinhi.vg)** to simplify the process of entering their employees' salary information via the Contributor Calculator and then completing the submission online to NHI. The process may also be completed by filling out a monthly contribution form and submitting the remittance manually.

Self-employed and Voluntary Contributors need to complete the appropriate forms (Forms U and V, respectively) and manually remit their monthly contribution.

National Health Insurance's goal is to ensure that you have security for a lifetime; you can help us to make this possible by submitting your monthly contributions on time to maintain your eligibility.

For any queries, contact our Compliance Department at 852-7870 or 852-7873.

Leaving the BVI for school or work? Let us know.

SAFE TRIP.



SECURE YOUR HEALTH. We can advise you on how to best secure health coverage while overseas.

For more information, visit www.vinhi.vg, or call (284) 852-7860.



NHI Clinical Supervisor, Noelene Levons is interviewed by Information Officer, Adrianna Soverall in July

10 Steps – How To Access Overseas Care

Coverage of overseas treatment is guided by a referral system. Overseas Referrals are handled in the following 10 steps:

1. Provider determines that patient requires specialist treatment, which is not available in BVI
2. Provider fills out pre-authorisation documents and forwards to NHI for review
3. NHI Clinical Staff reviews the documents for completeness and checks if the beneficiary is eligible
4. If the beneficiary is not eligible, then NHI staff sends denial letter to beneficiary and provider
5. If the beneficiary is eligible for claim, then NHI Clinical Staff reviews request for medical necessity
6. NHI Clinical staff consults with Medical Director if necessary
7. If the service is approved, NHI Clinical Staff enters authorisation data and scans documents into the claim system
8. NHI sends the approval letter to the provider and informs the beneficiary
9. Provider renders the service and submits the claim to NHI for payment
10. Staff will attempt to verbally inform the provider and beneficiary if the request is urgent.

Turnaround time for urgent requests is 48 hours; if routine, 14 calendar days.



Make a Claim - It's Easy

BY APRIL GLASGOW, NHI PUBLIC RELATIONS SPECIALIST

A claim is a formal request to National Health Insurance of the Virgin Islands, asking for a payment based on the terms of the insurance policy.

For providers...

Healthcare Providers who are contracted with NHI use an online system (RTA). Once providers see a patient, they submit claims online through RTA. Once they submit the claim, the software automatically generates the co-payments.

Providers and patients will immediately know if the service (treatment or procedure) is covered, and who pays what.

Providers will also know how much is disallowed. Disallowed means the difference between the amount listed in the NHI fee schedule and what the provider charges.

Once it comes into NHI, the Claims Unit will review the claims. Sometimes a claim 'pends', because an authorisation is needed, or claims may be submitted late.

The NHI Claims team would then work alongside the provider and beneficiary to get the necessary documentation or any additional information needed to complete the claims request process.

Providers' claims are usually processed within fourteen (14) days.

For individual claims...

Individual beneficiaries walk in to the NHI office and submit claims when they access care outside the network.

They submit claims based on payments they made when accessing care overseas, or if they have used a supplementary insurance provider, and are making a claim to be reimbursed.

Claims would also be submitted if beneficiaries have received treatment at a medical provider before getting approval from NHI.

Beneficiaries should complete **Form T (vinhi.vg)**, and attach their original receipts. The EOB or Explanation of Benefits should also be attached, if using supplementary insurance, to show how that company processed the claim.

For services that received pre-approval, NHI pays 80%, but if services were not approved, NHI pays 60%. This percentage is based on NHI's fee schedule.

Individual claims must be submitted within 90 days, and are processed between 30 and 60 days.



New Telephone Numbers

<i>National Health Insurance</i>	<i>852-7860</i>
<i>Claims Processing</i>	<i>852-7891</i>
<i>Beneficiary & Provider Relations</i>	<i>852-7890</i>
<i>Compliance</i>	<i>852-7870</i>
<i>Clinical</i>	<i>852-7884</i>

Email Address: info@vinhi.vg | Website Address: www.vinhi.vg

Salmon Patties by Elise Bauer

Yield: 4 servings

Prep Time: 15 min

Cook Time: 10 min

This simple recipe utilises one popular post-hurricane staple, that is, canned salmon. See link to recipe here: - http://www.simplyrecipes.com/recipes/salmon_patties/

INGREDIENTS

- 1 (14.75 ounce) can salmon, undrained and flaked
- 1 slice of bread, shredded
- 3 Tbsp chopped green onion, including the green parts
- 1 medium garlic clove, minced
- 1 Tbsp fresh chopped dill weed, or 1 teaspoon dried
- 3 Tbsp minced green bell pepper
- 1 Tbsp flour
- 1 egg
- 1/2 teaspoon sweet paprika
- 1 teaspoon lemon zest
- 2 teaspoons lemon juice
- 1/2 teaspoon salt
- Several turns of freshly ground black pepper
- 3 Tbsp olive oil

PROCEDURE

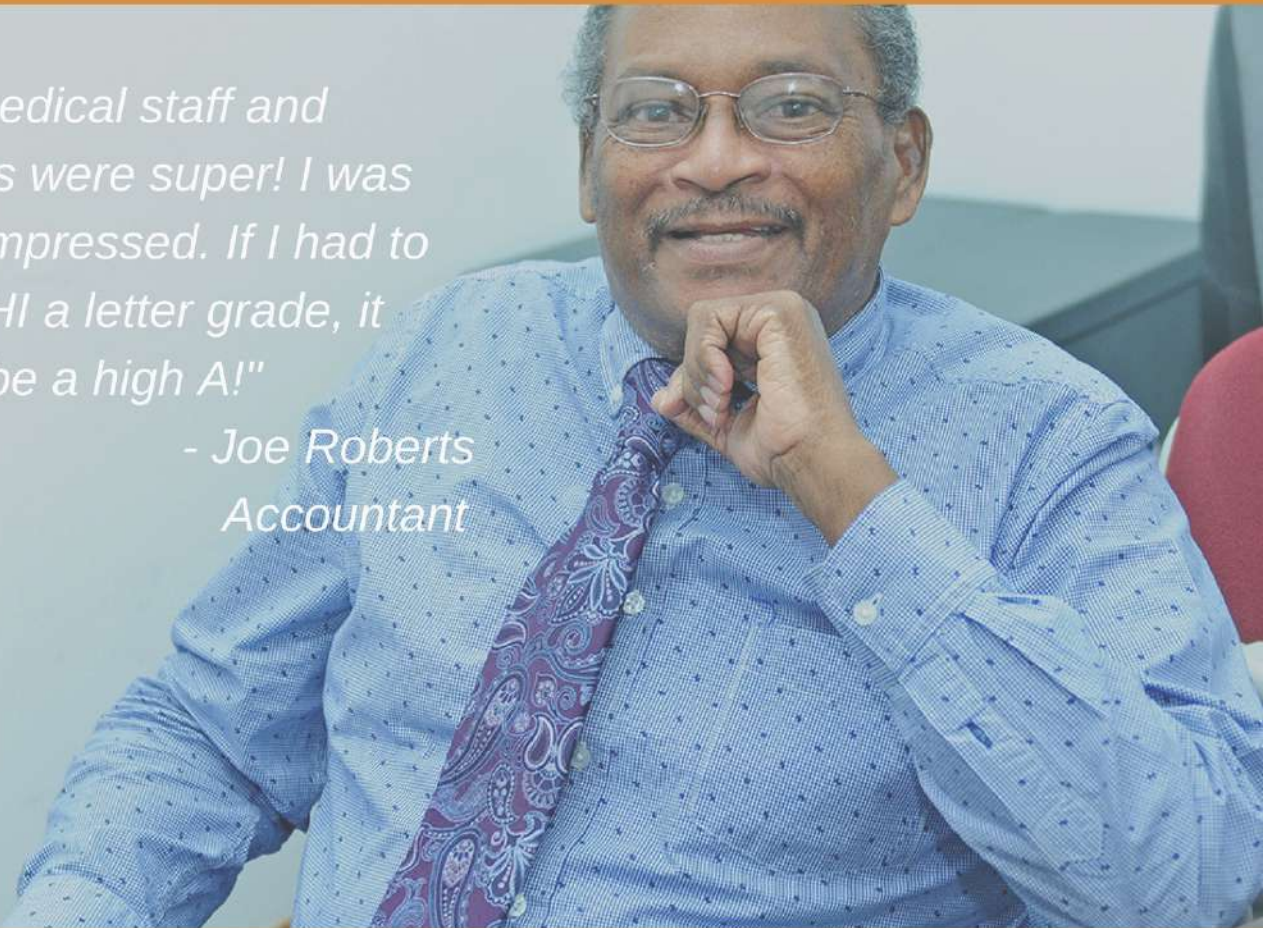
1. Mix patty ingredients: In a large bowl, gently mix together the salmon, bread, green onion, garlic, dill, bell pepper, flour, egg, paprika, lemon zest, lemon juice, salt and pepper.
- 2 Form into 8 patties, each about 1/2 inch thick.
- 3 Brown in skillet: Heat olive oil over medium high heat in a large skillet. Cook the patties until nicely browned on both sides, about 3-4 minutes per side.

NATIONAL HEALTH INSURANCE IS
"YOUR SECURITY FOR A LIFETIME"

#FACESOFNHI

"The medical staff and facilities were super! I was really impressed. If I had to give NHI a letter grade, it would be a high A!"

*- Joe Roberts
Accountant*



MEET JOE.

Joe received urgent treatment in early 2016 at a medical facility in Colombia. Through NHI, Joe got the care he needed and is now on the path of recovery.

@NHIBVI ON FACEBOOK
@BVINHI ON TWITTER
#FACESOFNHI





NATIONAL HEALTH INSURANCE OF THE VIRGIN ISLANDS

Produced by NHI BVI
Designed by: April Tia Glasgow