

THE BENEFICIARY

NEWSLETTER FROM THE NATIONAL HEALTH INSURANCE OF THE VIRGIN ISLANDS

COVERAGE AFTER THE STORMS...

What's happened since Irma and Maria?

"Be Healthy, Be Happy BVI!"

PLANS FOR IMPROVING HEALTH OUTCOMES



How To
**KOREAN CHICKEN
LETTUCE WRAPS**

Now you know!
NHI MILESTONES

NHI Fundamentals
**NHI FUNCTIONS &
CONFIDENTIALITY**



EDITOR'S WELCOME

This year the Virgin Islands National Health Insurance is celebrating two years. Yes, we are only two, but we have been proudly serving over 35,000 beneficiaries since January 1, 2016. Also this year, NHI is zeroing in on one of its mandates, that is, to improve health outcomes. We want to see our beneficiaries leading healthier lifestyles, managing any conditions they may have, and preventing any issues from surfacing in the near future.

To that end, we are launching the "Disease Management and Wellness Programme" under the theme, "Be Healthy, Be Happy BVI!" We know it will be a task. Why? Because we are human. And humans have the right to make choices, whether good for our health or not. However, this programme is about guiding persons who do not know how to make better lifestyle choices, and teaching everyone how to properly care for themselves and their families.

We are asking that you keep your eyes and ears open on our social media for when we officially launch, and especially when we release the health risk assessments, which is essentially a survey to determine the prevailing health risk behaviours – or a snapshot of the BVI's current state of health.

Trust us, it is simple, confidential, and being done with each one of you in mind. We want you to be your best selves, hence our slogan, "**Be Healthy, Be Happy BVI!**"

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

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"Upon the completion of the public consultation and the incorporation of ideas and suggestions [into the recovery plan], I intend for us to have a plan to rebuild the Virgin Islands, stronger, smarter, greener and better."

PREMIER OF THE VIRGIN ISLANDS, DR. THE
HONOURABLE D. ORLANDO SMITH, OBE
JAN. 18, 2018 - UPDATE ON THE BVI'S RECOVERY
EFFORTS (BVI.GOV.VG)



Coverage After the Hurricanes

BY APRIL GLASGOW, NHI PUBLIC RELATIONS SPECIALIST

September 6, 2017. No words can explain the catastrophic events that took place on that day, or the ongoing effects of those events on individuals, families and businesses. Then on September 20, another event, though less furious, impacted our islands.

Hurricanes Irma and Maria changed the socioeconomic landscape of the Virgin Islands, through the displacement of families, the temporary relocation of employees to other jurisdictions, the permanent relocation of some residents to other unaffected countries, closure of businesses or the instituting of limited business operations.

The NHI's main office was also impacted, with damages to the physical structure and a brief, temporary halt of our networking systems; leading some to question what was next for NHI, and up to present day – “What’s happening with my NHI benefits now?” The answer - NHI never stopped working for you.

Once registered, many qualified persons continued to receive benefits after the passing of the hurricane and were able to receive the care they needed.

The board and management of NHI understood that there would be some challenges with individuals and businesses remitting contributions, and hence shortly after the storms, went out to the business community to speak with owners. During those meetings, business owners shared how many staff, if any, that were still with them, in addition to when they expected to re-open their doors to the public.

NHI also issued notices to inform those persons who relocated after the hurricanes that coverage would expire after three (3) months. This means that medical expenses would have been covered up until that date for persons who left the Territory.

For those persons who stayed in BVI, but lost their jobs, many opted to register as Voluntary Contributors, which means that they come in to the NHI office to remit payment on behalf of themselves, and not through an employer. Voluntary contributors receive the same benefits as those Employed, or Self-Employed Contributors.

Since the turn of the New Year, many residents returned to BVI. Those residents who have returned, but have not secured employment as yet, should come in to the NHI office to register as a Voluntary Contributor (if you deem to belong and not a work permit holder) and we can discuss your contributions.

As for employers with new employees, be sure to register your employees to ensure they are registered correctly with NHI.

Remember, NHI is Your Security for a Lifetime. Do what you must to maintain your eligibility with NHI, and secure access to affordable healthcare.



IT'S OUR ANNIVERSARY!

ON OUR TWO YEAR ANNIVERSARY, WE ARE REMINDED OF OUR MISSION TO PROVIDE ALL LEGAL RESIDENTS OF THE VIRGIN ISLANDS WITH AFFORDABLE ACCESS TO THE HEALTHCARE SERVICES YOU NEED. LET'S WORK TOGETHER TO FULFILL THIS MANDATE!

SERVING OVER 35,000 BENEFICIARIES SINCE JANUARY 1, 2016

(284) 852-7860
info@vinhi.vg
www.vinhi.vg

Be Healthy, Be Happy BVI!

HOW NHI INTENDS TO IMPROVE HEALTH OUTCOMES FOR ALL

National Health Insurance (NHI) is promoting health and happiness with its soon-to-be launched Disease Management and Wellness Programme.

The programme, themed “Be Healthy, Be Happy BVI”, includes the close monitoring and counselling of NHI beneficiaries suffering from chronic disease; promotion of healthy lifestyles; and health education activities.

Deputy Director of the Social Security Board (with responsibility for NHI) Mr. Roy Barry said, “The programme’s goal is to encourage healthy lifestyles.”

Mr. Barry explained that the programme is in line with one of NHI’s objectives, that is, to improve health outcomes for beneficiaries, adding, “It should show beneficiaries not only how to take care of their conditions, but how to prevent them in the first place.”



DISEASE MANAGEMENT AND WELLNESS PROGRAMME Be Healthy, Be Happy BVI!

Programme coordinator and Medical Director for NHI, Dr. Harlan Vanterpool said, “There will be a heavy focus on communication. The programme establishes a framework to ensure beneficiaries are exposed to concepts of wellness and disease management; and given tools and access to various support systems in the BVI.”

Dr. Vanterpool continued, “We are hopeful that once we give the tools and access, that it will be easier for beneficiaries to do the right thing when it comes to their health.”

Dr. Vanterpool also said, “We are particularly interested in those beneficiaries who suffer from Chronic Non-Communicable Diseases (CND’s or NCD’s). We are using the programme to teach them how to enjoy a healthier lifestyle.”

Be Healthy, Be Happy BVI!

CONTINUED...

One key aspect of the programme is the Health Risk Assessment. The assessment is a survey to determine the common lifestyle behaviours of NHI beneficiaries. These behaviours range from activity level, alcohol and tobacco consumption, and mental health awareness.

Dr. Vanterpool said the assessment is a major component of the programme, adding, “It will provide invaluable health care data that is essential for health planning and other national decision making for health care.”

The medical director encouraged beneficiaries to complete the assessment when it is made available to the public via NHI’s social media pages and website.

More information on the assessment and the NHI Disease Management and Wellness programme can be accessed via the NHI website – www.vinhi.vg. Beneficiaries are also encouraged to like and follow @NHIBVI on Facebook and @BVINHI on Twitter for more updates.



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



CORE FUNCTIONS OF VI NHI

The Social Security (Amendment) Act, 2014, which establishes the Virgin Islands National Health Insurance, was passed in the House of Assembly in April 2014. That led to a series of events including the registration drive launch, official launch of the system, passing of the NHI regulations, with official implementation beginning January 1, 2016.

NHI's core functions are stated in part IV (6o) of the legislation. Take a look at the following text extracted directly from the legislation:

The NHI Division shall

- (a) manage, monitor and administer the NHI System;
- (b) carry out the registration of beneficiaries;
- (c) maintain a record of all beneficiaries and contributors;
- (d) collect contributions;
- (e) process claims and pay from the NHI Fund benefits as are agreed between health care providers and the Board;
- (f) supervise and control expenditures and make payments from the NHI Fund as authorizes [by law];
- (g) carry out registration of health care providers and facilities under the NHI System;
- (h) enter into contractual arrangements with such health care providers for the provision of NHI health care services;

Core functions *continued...*

- (i) maintain a record of all contracted NHI health care providers;
- (j) receive billing information and make payments from the NHI Fund to health care providers for health care services rendered to beneficiaries pursuant to agreements between health care providers and the Board;
- (k) determine all issues relating to payments to health care providers for services rendered to beneficiaries;
- (l) provide to the Director periodic reports, advice and information in relation to any matters relating to the NHI System as required;
- (m) monitor compliance of health care providers with regulations, standards and protocols relating to the provision of services; and
- (n) carry out any directions, perform such other functions and discharge such other duties as are given or assigned to the NHI Division by the Director.



Is it confidential?

Confidentially Speaking...

WHY YOUR INFORMATION IS SECURE WITH VI NHI

Aside from ensuring we provide access to the best care for all our beneficiaries, confidentiality is also at the core of NHI's everyday operations. Being a part of the healthcare industry means that NHI has access to sensitive information. We know the need to be very careful with such information, and are reminded through the Social Security (National Health Insurance) Regulations, 2015, to properly secure beneficiary's records to maintain confidentiality.

The regulations specifically state: "Each person engaged in the administration of the System...shall preserve confidentiality with respect to all matters that come to his knowledge in the course of his employment or duties pertaining to beneficiaries, and any health care services rendered and payments made therefore and shall not disclose or communicate any such matters to any other person except as required for the performance of his or functions or as otherwise provided under this Ordinance, any other enactment authorizing such disclosure or by order of a court."

The regulations further advise that if a need ever arises for information to be disclosed, all names and identifying numbers, symbols, or other particulars shall be excised from the relevant documents. Disclosure can only be done if requested by a court of competent jurisdiction, for the purpose of criminal or disciplinary proceedings, or research and surveillance as approved by the Director of the BVI Social Security Board.

NHI staff, any agent of the Board, a member of an associated tribunal, as well as health care providers, can be penalized if there is a breach in confidentiality. Those penalties include a fine up to \$25,000, or a term of imprisonment not exceeding two years, or both.

On top of the confidentiality clauses built into the regulations, it is also a requirement for all NHI employees to sign an 'Oath of Confidentiality'. All these requirements hold all relevant agencies accountable, and ensure beneficiaries feel secure that their confidential information, will remain confidential.



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

RECIPE

Korean Chicken Lettuce Wraps by Laraine Perri

Yield: 4 servings

Total Time: 2 hrs 20 min



INGREDIENTS

- 2 1/2 tablespoons lower-sodium soy sauce
- 2 tablespoons dark brown sugar
- 1 1/2 tablespoons dark sesame oil
- 1 tablespoon gochujang sauce (such as Annie Chun's)
- 1 tablespoon minced fresh garlic
- 1/4 teaspoon black pepper
- 1 pound skinless, boneless chicken breast halves, thinly sliced
- 1 cup uncooked long-grain brown rice
- 2 teaspoons canola oil
- 1 teaspoon toasted sesame seeds
- 12 Bibb lettuce leaves
- 24 English cucumber slices
- 4 green onions, diagonally sliced

See link to recipe here: -

<http://www.cookinglight.com/recipes/korean-chicken-lettuce-wraps>

METHOD

Step 1

Combine first 6 ingredients in a large zip-top plastic bag. Place 2 tablespoons soy sauce mixture in a small bowl; set aside. Add chicken slices to remaining soy sauce mixture in bag; seal. Refrigerate 2 hours.

Step 2

Cook rice according to package directions.

Step 3

Remove chicken from bag; discard marinade. Heat a large skillet over medium-high heat. Add oil to pan; swirl to coat. Add chicken; cook 2 minutes on each side or until done. Sprinkle sesame seeds over chicken. Place 3 tablespoons rice in each lettuce leaf; top each lettuce leaf with 1/3 cup chicken mixture, 2 cucumber slices, and about 1 1/2 teaspoons green onions. Serve with reserved 2 tablespoons soy sauce mixture.

NATIONAL HEALTH INSURANCE IS
"YOUR SECURITY FOR A LIFETIME"

#FACESOFNHI

*"I was very comfortable with
the doctors and medical staff.
They were professional and
polite, everything was well
organized and everyone was
welcoming."*

*- Clyde Parsons
Foreman*



MEET CLYDE.

Clyde received treatment at a medical facility in Colombia in October 2017.

Through NHI's Overseas Care partnerships, beneficiaries like Clyde can continue to get the care they need.

@NHIBVI ON FACEBOOK
@BVINHI ON TWITTER
#FACESOFNHI





DISEASE MANAGEMENT AND WELLNESS PROGRAMME

Be Healthy, Be Happy BVI!

Dear National Health Insurance (NHI) beneficiaries,
NHI has established a Disease Management and Wellness Programme which provides an opportunity to directly influence and manage long term health care related costs and patient outcomes.

Benefits of the Disease Management and Wellness Programme...

The programme will also provide an opportunity to significantly improve health seeking patterns, with an expected net positive effect on life expectancy and quality of life, while, reducing the years of potential life lost. It will also provide invaluable health care data that is essential for health planning and other national decision making for health care.

Health Risk Assessment Coming Soon!

Help NHI get the data we need to make important decisions by completing a Health Risk Assessment. We are examining the various health risk behaviours prevalent in BVI. The assessment is EASY and CONFIDENTIAL.

For more information

- Go to vinhi.vg
- Check the @NHIBVI Facebook Page
- Visit the NHI Office (Social Security Building)

National Health Insurance

Phone: 852-7860
Email: info@vinhi.vg
Web: vinhi.vg
Facebook: @NHIBVI
Twitter: @BVINHI





NATIONAL HEALTH INSURANCE OF THE VIRGIN ISLANDS

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