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British Virgin Islands
Design of a National Health Insurance System

Dr. Irad Potter
Ministry of Health & Social Development
Presentation Outline

- Locating BVI
- Basic Indicators
- NHI Guiding Principles
- NHI Policy Framework
- NHI Achievements
- Next Steps
- Challenges
- Targets
## Basic Indicators

<table>
<thead>
<tr>
<th>INDICATORS</th>
<th>Year 2009</th>
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<tbody>
<tr>
<td>Population</td>
<td>28,882</td>
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<tr>
<td>GDP per Capita (US$)</td>
<td>30,341</td>
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<tr>
<td>Life Expectancy at Birth (years)</td>
<td>79.98</td>
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<tr>
<td>Total Health Expenditure per Capita (US$)</td>
<td>2,581</td>
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<td>Total Health Expenditure as % of GDP</td>
<td>8.5</td>
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<tr>
<td>Gov’t Health Expenditure as % of GDP</td>
<td>4.7</td>
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<tr>
<td>Gov’t Health Expenditure as % of Total Health Expenditure</td>
<td>56</td>
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<tr>
<td>Private Health Expenditure as % of Total Health Expenditure</td>
<td>44</td>
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# NHI Guiding Principles – 5Ws

<table>
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<tr>
<th><strong>WHAT</strong></th>
<th>Universal, mandatory NHI System</th>
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| **WHY**  | - Improve access to health care services on an equitable basis  
- Control the rising cost of health care  
- Achieve cost recovery for health care services  
- Support improvement of quality of care  
- Enhance health gains and quality of life for all |
| **WHO**  | Key players in NHI development:  
- MoH&SD  
- SSB  
- NHI Steering Committee (chaired by CMO)  
- BVI Implementation Team  
- Consultant (UWI/HEU) |
| **WHERE**| NHI to be administered by a new Division of SSB |
| **WHEN** | Proposed launch in 2012 |
NHI Policy Framework (1)

- NHI will be legislated through an amendment of the Social Security Act
- NHI will be administered by a new division in SSB and headed by a Deputy Director
- Composition of Board of Social Security will be amended to include the CMO and a private health practitioner
NHI Policy Framework (2)

• Membership will be open to all legal residents of the BVI

• Benefit package (single) will cover a broad range of services available from local public and private providers. Services not available locally will be sourced overseas upon referral to and approval by the NHI Medical Review Panel.
NHI Policy Framework (3)

- NHI will be funded by a mix of government payments on behalf of prescribed groups, contributions from employers and the working population.
Achievements (1)

- Analysis of Macroeconomic Profile
- Assessment of National Health System
- Assessment of the Private Insurance Industry
- Estimation of Costs of Hospital Services
Achievements (2)

- Preparation of FAQs & Responses on NHI (to aid the communications process)
- Analysis of the Overseas Health Care Experience
- Development of NHI Organization and Management Framework
Achievements (3)

- Development of the Benefit Package of Services to be covered by NHI
- Development of a 20-year Financial Model
- Development of NHI Policy Framework
- Drafting of Legislative Framework and Regulations
Achievements (4)

- Development of Functionalities and Technical Specifications for the Information System Software Application
- Development of Business Rules and Procedures
- Enhancement of local expertise (MoH&SD; SSB) in NHI matters through Study Tour hosted by NHI Board of TCI
Next Steps (1)

- Appointment of BVI's Implementation Team
- Development of provider payment system
- Finalization of business processes, policies and procedures for operations
- Secure reinsurance coverage
Next Steps (2)

- Revision and passage of Legislation and Regulations
- Roll-out public outreach and social marketing activities
- Procurement, installation and training in relation to Information System software/hardware
Next Steps (3)

- Registration of members and issue of membership cards
- Registration and contracting of health service providers
- Recruitment and orientation of staff
- Establishment of office and business centre
Challenges

- Appointment of BVI’s Implementation Team
- Building positive perception about quality and availability of local care
- Completing new hospital (which impacts on NHI objectives)
Targets

- NHI completed and ready for launch by mid-2012

- 75% beneficiary registration in year 1

- 100% public-provider registration in year 1

- 70-80% private-provider (on-island) registration in year 1
THANK YOU

NEW PEEBLES HOSPITAL, TORTOLA, BVI
2011