The Universal Health Coverage Agenda in the Caribbean: Challenges and Options

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Barbados

National Health Insurance
The Virgin Islands Experience

Dr. Irad Potter

Chief Medical Officer

Minister of Health & Social Development

Presentation Outline

- Locating BVI
- Basic Indicators
- Leading Causes of Hospitalisation [past 5 yrs]
- Leading Causes of Death [past 5 yrs]
- NHIS Guiding Principles – 5Ws
- NHIS Policy Framework
- NHIS Achievements
- Next Steps
- Challenges
- Targets


EXPLORE THE CARIBBEAN...
Bermuda
ATLANTIC OCEAN
GULF OF MEXICO
The Bahamas
Turks & Caicos Islands
Cuba
Mexican Caribbean
Cayman Islands
Haiti
Belize
Jamaica
Dominican Republic
Puerto Rico
CARIBBEAN SEA
Aruba
Curaçao
Bonaire
Venezuela
Guyana
Suriname
US Virgin Islands
British Virgin Islands
Anguilla
St. Martin, St. Maarten
St. Barts
St. Eustatius
St. Kitts & Nevis
Barbuda
Antigua
Montserrat
Guadeloupe
Dominica
Martinique
St. Lucia
Barbados
St. Vincent
The Grenadines
Grenada
Tobago
Trinidad

Basic Indicators

INDICATORS	Year 2009
Population	28,882
GDP per Capita (US$)	30,341
Life Expectancy at Birth (years)	79.32 (2007)
Total Health Expenditure per Capita (US$)	2,581
Total Health Expenditure as % of GDP	8.5
Gov't Health Expenditure as % of GDP	4.7
Gov't Health Expenditure as % of Total Health Expenditure	56
Private Health Expenditure as % of Total Health Expenditure	44

Leading Causes of Hospitalisation

[*for the past 5 years*]

- Pregnancy and Abortive outcome
- Maternal care related to the fetus
- Influenza and Pneumonia
- Malignant Neoplasms
- Diabetes Mellitus

Leading Causes of Death

[*for the past 5 years*]

- Malignant Neoplasms
- Hypertension
- Diabetes mellitus and complications
- Cardiovascular conditions
- Trauma

NHIS Guiding Principles – 5Ws

WHAT	-Universal, mandatory NHI System for lifetime health insurance - Benefit package of primary, secondary and approved overseas care in public and private facilities
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 (chair.. CMO) - BVI Implementation Team - Consultant (UWI/HEU)
WHERE	NHI to be administered by a new Division of SSB
WHEN	Proposed launch in 2013

NHIS Policy Framework (1)

- NHIS will be legislated through an amendment of the Social Security Act
- NHIS will be administered by 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

NHIS Policy Framework (2)

- Membership will be open to all legal residents of the BVI
- Standard Benefit Package will cover primary, secondary and tertiary services
- Services not available locally will be sourced overseas upon approval by the NHIS Medical Review Committee
- Services will be provided by contracted public and private providers

The Standard Benefit Package

- Members will have access to a comprehensive benefit package [primary, secondary and tertiary care, inclusive of pharmaceutical and diagnostic services] with the normal provisions for exclusions, limits and pre-authorization for medically necessary off-island services in cases where local availability of services is limited or non-existent.

NHIS Policy Framework (3)

- NHIS will be funded by a mix of:-
  - government payments on behalf of prescribed groups
  - contributions from employers and the working population
  - copayments

- Service providers will be paid at negotiated rates.

Reimbursement of Providers

- Providers will be reimbursed using a mix of usual, customary and prevailing charges, as well as reference to Current Procedural Terminology rates.

Achievements (1)

- Major Research Reports on:-

  i) Macroeconomic Framework for NHIS

  ii) Health Services Delivery System

  iii) Private Health Insurance Industry

  iv) Estimation of Costs of Hospital Services

  v) Overseas Health Care Experience

  vi) Standard Benefit Package

  vii) Organisation & Management Framework

  viii) Legislation and Regulations

  ix) 20-year Financial Model

  x) Specifications and Functionalities of IT System

  xi) NHIS Policy Framework

Achievements (2)

- Enhancement of local expertise (MoH&SD; SSB) in NHIS matters through :-

  i) Study Tour hosted by NHIS Board of TCI (2011)

  ii) Participation in 6th Caribbean Conference on National Health Financing in Bermuda (2011)

  iii) Ongoing partnership with Consulting Team

Next Steps

- Enact Legislation and Regulations
- Contract health service providers
- Develop provider payment system
- Secure reinsurance coverage
- Roll-out public outreach and social marketing activities
- Procure, install and train staff in relation to Information System software/hardware
- Register members & issue member

Challenges

- Ongoing macroeconomic constraints
- Building positive perception about quality and availability of local vs overseas care
- Completing new hospital (which impacts on NHIS objectives)
- Convincing current private health insurance members of benefits of

Targets

- NHIS completed and ready for launch by early 2013
- 75% beneficiary registration in year 1
- 100% public-provider registration in year 1
- 70-80% private-provider (on-island) registration in year 1

NEW PEEBLES HOSPITAL, TORTOLA, BVI
2012

THANK YOU