GOVERNMENT OF THE VIRGIN ISLANDS

STATEMENT

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Statement: National Health Insurance 10 Year Anniversary

Release Date: 23 January, 2026



STATEMENT BY THE HONOURABLE VINCENT O. WHEATLEY

MINISTER FOR HEALTH AND SOCIAL DEVELOPMENT

AT THE SECOND SITTING OF THE THIRD SESSION OF THE FIFTH

HOUSE OF ASSEMBLY OF THE VIRGIN ISLANDS

THURSDAY, 15th JANUARY, 2026

National Health Insurance 10 Year Anniversary

Madam Speaker, the National Health Insurance marked its 10th anniversary with a week of activities held from 4th to 10th January, 2026. This milestone represented not merely an anniversary celebration, but a decade of unwavering commitment to the health and well-being of our Territory. It also provided an opportunity to reflect on our roots, acknowledge our growth, and look ahead to the future of healthcare for all.

Madam Speaker, ten years ago, our leaders at the time made a deliberate and pivotal choice. It was a choice born from the fundamental belief that healthcare is a right, not a privilege. The seed was planted for a national health insurance which envisioned a future where universal access to healthcare was a reality for every citizen.

Over the past decade, valuable lessons have been learnt, and the NHI team has grown through challenges and experience. At the same time, we have witnessed tangible benefits, increased stability, and the widespread protection that NHI now provides – providing financial security during some of life's most vulnerable times, improving access to healthcare, and fostering peace of mind for countless families.

The NHI's strategic and developmental milestones have focused on enhancing claims accuracy, building strong Provider relations, and boosting system efficiencies. This journey has been underpinned by a shared national commitment, fostering social solidarity, and persistent planning to ensure long-term sustainability.

Madam Speaker, as we reflect on NHI's growth, it's important to highlight some of the key milestones that demonstrate the strong roots NHI has established.

First and foremost, I wish to emphasise a core principle: The NHI remains firmly guided by their legislative mandate. Every decision made is rooted in the principles of fairness, equity, and sustainability.

Where requests for claims or benefits fall within their legal authority, they act swiftly to support their beneficiaries. However, where they do not, they are bound to uphold the integrity of the system—not out of unwillingness, but out of duty. This commitment ensures the long-term viability and fairness of NHI for everyone. Some of the notable progress within the NHI system includes:

- Significant expansion in coverage, growing from 33,776 registered beneficiaries to an estimated 37,000 registrants by the end of 2025, which demonstrates consistency and growth in the number of registrants – a testament to their reach. Individual claims have also surged, from 207,386 (per year) in 2016 to approximately 347,466 by the end of 2025 (a growth of 67%), reflecting increased utilisation and trust in the system.
- NHI's local credentialed provider network has nearly tripled, from 44 to 116, expanding access to care across the Territory.
- IT systems continue to be automated, providing more timely Explanations of Benefits for both members and providers.
- Clinical guidelines for claims processing have been upgraded, simplifying submissions for the Providers.
- Billing controls have been implemented and oversight enhanced, ensuring fiscal responsibility.
- The expansion of the Overseas Network has opened greater opportunities and a wider network of care for beneficiaries.
- The registration system was improved, introducing online capabilities for beneficiaries to register and manage/file contributions and submit payments.
- And notably, Madam Speaker, we have seen a reduction in air ambulance transfers, trending down due to improved collaboration and management. Since inception, as of December 2025, NHI has facilitated some 248 medical evacuation, (an average of 25 medical evacuations per year), ensuring critical, life-saving access when needed most.

Madam Speaker, NHI has significantly reduced financial barriers to healthcare. This means individuals are more likely to seek medical attention proactively and when symptoms first appear, promoting preventive care, early diagnosis, and timely intervention.

Just the simple knowledge, that a safety net exists for healthcare costs, combined with improved access to services, significantly reduces the anxiety and stress often associated with health emergencies or ongoing medical needs.

The impact of early access is profound: it leads to more effective treatment, higher rates of recovery, and improved management of chronic diseases. This contributes to a healthier population, reduced disease burden, and increased life expectancy. It also lessens the strain on emergency services as more people proactively manage their health.

This peace of mind extends beyond physical health, contributing to overall mental and emotional well-being. Families can plan their lives with greater security, knowing that an illness or injury won't necessarily lead to financial ruin, reinforcing the idea of healthcare as a fundamental right.

Madam Speaker, the cost of an emergency airlift often exceeds $30,000, without coverage, this could devastate a family's finances overnight. But with the right protection, that same situation becomes manageable, turning a potential crisis into a moment of relief rather than financial catastrophe. This is equitable healthcare for all.

Madam Speaker, no success of this magnitude is achieved alone. NHI's journey over the last ten years has been a testament to the power of partnership.

We extend our deepest gratitude to our invaluable partners:

- The dedicated healthcare professionals and administrators who are on the front lines providing care.
- Government, employers, and contributors whose unwavering support and consistent contributions form the backbone of this system.
- The Board of Directors (both past and present), Management, and staff of NHI whose tireless efforts drive our mission forward.

- And most importantly, the people – all of us – who continue to nurture this system and benefit from its growth.
- Thank you for being integral to our shared success.

Madam Speaker, just as nature experiences seasons of growth, so too has NHI. The team has embraced every challenge as an opportunity to learn and strengthen the system. They have learned the importance of continuous improvement and accountability in all their operations.

They have recognised the need for greater preparedness for future health needs and the ongoing development of robust disease management and wellness programmes.

Improving data and health system coordination remains a key focus, along with the critical need for improved data analytics to inform our decisions. And they understand the necessity for enhanced collaboration with the BVI Health Services Authority and all other stakeholders to achieve a truly integrated and efficient healthcare ecosystem.

Madam Speaker, as we look ahead, we are not just celebrating the past; we are actively planning for the future, for a healthier Territory for generations to come. The strategic priorities for the next decade include:

- Ensuring sustainability and financial resilience of the NHI fund.
- Driving significant digital transformation and innovation, utilising advanced analytics, and developing an enhanced user-centred system. This will improve ease of use and navigation, enhance digital access to eligibility, benefits, and claims information, and promote transparency across the system
- Further expansion of our Provider Network to ensure even broader access to quality care.
- Continuously enhancing our claims management processes for greater efficiency and accuracy.
- And undertaking crucial legislation and policy reviews and updates to ensure NHI remains agile, relevant, and responsive to the evolving healthcare needs of our Territory.

Madam Speaker, we acknowledge that the system is not perfect, however, we reaffirm our commitment to continuously improve and nurture NHI for a healthier future for all.

The future of NHI depends on a continuous, shared responsibility among all stakeholders – government, healthcare providers, citizens, and crucially, and as stewards of the system, the NHI recognises their responsibility to provide ease of access to information and will continue to embrace ongoing efforts like digital transformation, network expansion, and policy evolution.

Together, we will continue to grow and strengthen the health care system of our Territory.

Madam Speaker, I thank you.

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Additional Documents or Media

- hoa_statement_nhi_10_year_anniversary_final.pdf