GOVERNMENT OF THE VIRGIN ISLANDS

STATEMENT

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Statement: Importance of Timely SSB Contributions

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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

Importance of Timely SSB Contributions

Madam Speaker, I rise to address a matter of national importance: the continued sustainability of our Social Security system. Social Security is a cornerstone of social protection in our Territory. It ensures that our citizens, our workforce, and their families have access to essential benefits in times of need. We must recognise and affirm the indispensable role employers play in maintaining this system. Paying contributions is not only a statutory obligation, it is a moral commitment to the well-being of our people and the resilience of our economy.

Madam Speaker, timely and accurate contributions are more than compliance, they are a sound business practice and a strategic advantage. Employers who remain current in their obligations:

- Strengthen their workforce by ensuring employees are covered for pensions, medical care, and other protections. This assurance builds trust, reduces anxiety, and enhances productivity.
- Improve recruitment and retention, as workers are more likely to join and stay with employers who reliably secure their benefits and health coverage.
- Maintain good standing with public agencies and counterparties, enabling smooth participation in government tenders, certifications, and professional engagements that require proof of compliance.
- Enhance financial predictability by aligning cash flows with scheduled contributions, reinforcing audit readiness and operational continuity.
- Build reputation and resilience—a visible commitment to employee welfare strengthens brand integrity and community confidence.

Most importantly, when payments are geared towards contributions rather than penalties, every dollar is directed toward protecting employees' coverage and

securing the benefits they have earned. This is both prudent and principled.

Madam Speaker, our social security framework is intentionally inclusive. In some jurisdictions, informal and self-employed workers are excluded from social protection. In The Virgin Islands, every self-employed individual who registers and actively pays contributions is eligible for the full range of Social Security benefits. This reflects our commitment to fairness and equity, ensuring that all workers, across sectors, have access to protection.

Madam Speaker, life is unpredictable! Illness, accidents, and incapacity can occur without warning. Without regular contributions, families may be left without pensions or medical support during periods of vulnerability. Social Security and National Health Insurance exist to provide a safety net; but that protection depends on consistent, accurate, and timely contributions. It is a responsibility we share, and one we **must** uphold.

Madam Speaker, I want to reassure employers that encountering financial challenges in meeting obligations are not a cause for despair or embarrassment. Both the Social Security Board and National Health Insurance stand ready to work with you. Employers are invited to visit these offices promptly to arrange practical payment plans that best fit their business's realities.

For added convenience, employers are also encouraged to utilise our secure online payment portals, which make compliance easier, faster, and more efficient. This digital option reduces administrative burden and ensures timely remittances without the need for in-person visits.

A constructive, confidence-building approach includes:

1. Scheduling a meeting with Social Security and NHI officers to review your account.
2. Bringing payroll records and recent remittance statements for clarity and accuracy.
3. Setting a realistic instalment plan and committing to maintain current contributions while addressing any arrears.

4. Automating payments or using online portals to maintain timeliness and reduce administrative burden.
5. Communicating with employees about coverage status to sustain trust and morale.

This is a dignified, solution-oriented path. Early engagement ensures that payments remain focused on contributions and coverage, protecting your employees and stabilising your business.

Madam Speaker, I urge every Member of this Honourable House to join in championing this message. Let us work together to promote compliance and encourage employers across our Territory to take proactive steps. By using our platforms to share the importance of timely contributions, and the benefits of keeping payments geared towards contributions rather than penalties, we can collectively strengthen the Social Security and National Health Insurance systems. Leadership in this matter is about partnership and advocacy—standing united to safeguard the welfare of our people.

Madam Speaker, Social Security is a solemn undertaking. It is our collective promise that when we contribute, we protect ourselves, our families, our workforce, and the future of this Territory. I call upon all employers to pay contributions on time, keep payments geared towards contributions rather than penalties, and engage proactively with Social Security and National Health Insurance to establish any necessary payment arrangements. Together, we will preserve the security and dignity of our people for generations to come.

Thank you, Madam Speaker.

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Additional Documents or Media

- hoa_statement_ssb_timely_contributions_final.pdf