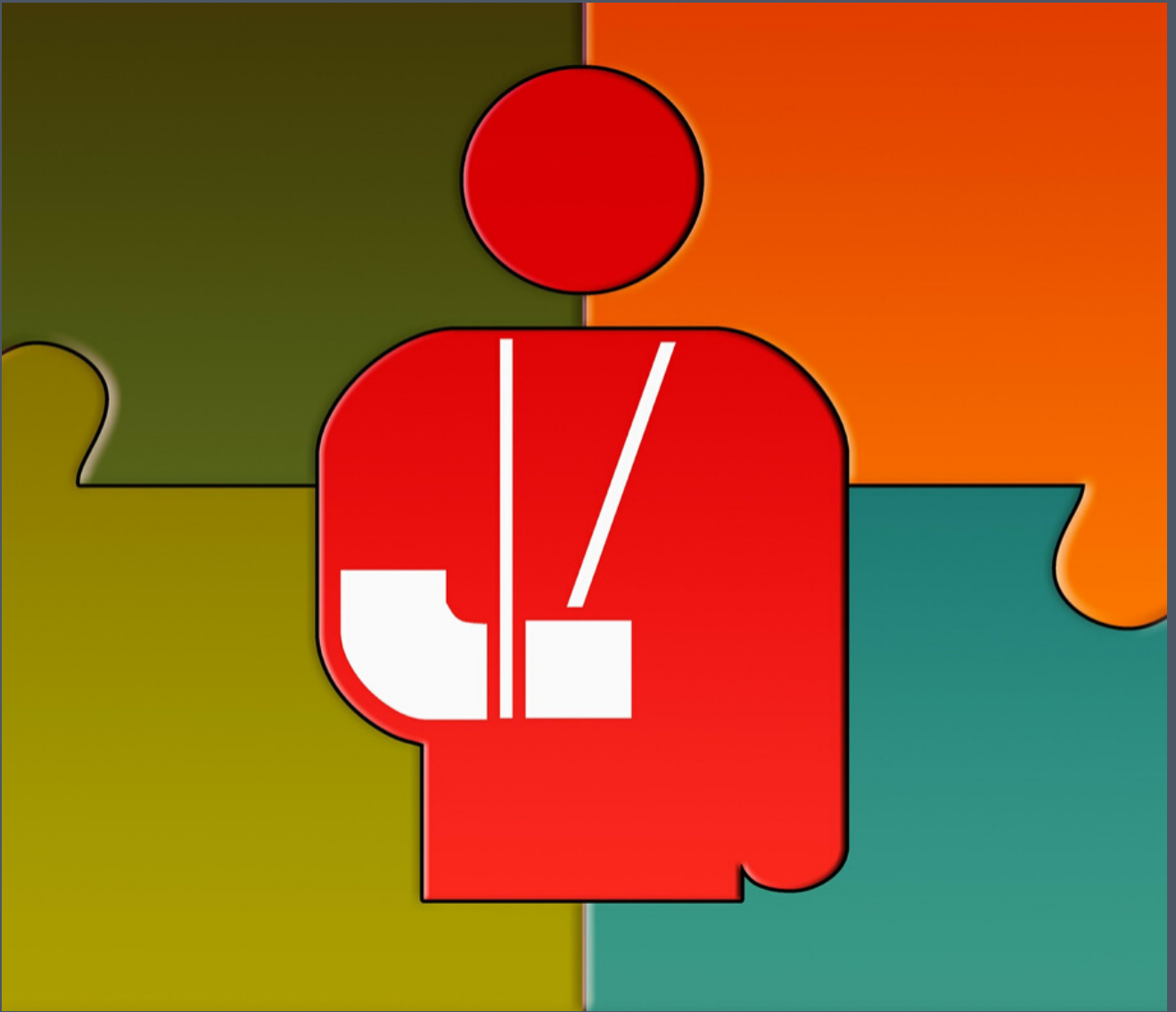


ASSESSMENT THREE

ANALYSIS OF VINHI'S SUSTAINABILITY
PLAN AND STRATEGY



Embedding
Sustainability
within
Organisations

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SPOTLIGHT

*THIS ASSESSMENT EXPANDS ON THE PREVIOUS
ASSESSMENT AND SUSTAINABILITY PLAN*



ACTIONS

*WE WILL BE CULTIVATING A
CULTURE OF SUSTAINABILITY
AND ACTIVELY COURTING
STAKEHOLDER
INVOLVEMENT*



EMPHASIZING HEALTHCARE COLLABORATION

*WE WILL FINALLY TACKLE PRICE GOUGING USING
TECHNOLOGY AND PARTNERSHIP*



SUMMARY

by Mellica McPherson
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Although primarily an analysis, this review allowed for the fine tuning and audit of the Sustainability Plan and Strategy that was previously created for the Virgin Islands National Health Insurance (VI NHI) and presented as Assessment two.

This document is expected to be followed annually by sustainability reports that adhere to the Global Reporting Initiative (GRI, n.d.). These annual reports will ensure that the VI NHI aptly communicates its sustainability strides going forward.

The current status of the VINHI since this sustainability journey commenced has been fair. However, such a status is not exactly great news for an organization that has been described as being in the red.

This is because the major issue noted in the previous report of “price gouging” continues and it is perhaps time that the organization accepts that the private providers have ingrained this unsavory feature into their offering. Technology and collaboration are major keys to the viability of the VINHI.

Since the organization in its current sustainability journey has been slow in harnessing the possibility of these two opportunities this document elaborates on ways the VINHI can fully capitalize on these going forward.

Noting this, this document will expand on the mentions from Assessment Two and will recommend and expand on how the VINHI can ensure its survival.

This plan provides recommendations to smooth out the difficult areas of the previous plans.

“The current status of the VINHI since this sustainability journey commenced has been fair.”



In particular, this document examines some of the stakeholder barriers that made the staff and client support of the previous plan underwhelming and outlines at least two campaigns that would be used to galvanize such support going forward.

BACKGROUND

Although only few months have elapsed since the National Health Insurance organization made good on its vision to become greener and more resilient -- noted improvements give promise that sustainability is more than just lip service.

The previously presented plan outlined a sustainability strategy for the British Virgin Islands National Health Insurance; whereas this assessment examines the successes of the previous plan while going a step further by outlining builders for the short, medium and long term.

The previously outlined strategy called for the organization to “Mitigate, Collaborate and Support.”

VINHI Current Status

Despite its various adversities the NHI is being recognized as a regional trendsetter in the area of universal health coverage and is being seen as a model organization. This was evident when a team from Grenada visited the Territory to observe and learn more about NHI. (VI National Health Insurance, 2019).

In its close to five years of existence the NHI is pleased that it has been able to deliver on Goal three of Sustainable Development Goals of the United Nations (Sustainable Development Goals).

Sustainability Plan Limitation

While the Sustainability Plan was clear about stakeholders and outlined the strategy “Mitigate, Collaborate and Support.” One of the major shortcomings was a description of how best the plan should be implemented.

In order to ensure functionality, it was decided that one Department should not be tied up with the responsibilities associated with the further fleshing out, outlining and implementation of this plan and strategy. Therefore, a Sustainability Committee representing various stakeholders, and Departments within NHI was established.

Considering that the health service providers are an integral part of the NHI story this Committee decided to place great emphasis on the collaborative aspects of the strategy.

To maintain the support of NHI employees while transforming to a sustainable organization a sustainability vision was crafted. From this vision, -- goals, aims, and strategic objectives were crafted. All of which serve as directives pointing to urgent and critical areas or tasks to be delivered or addressed.

Key performance indicators which outlines how accomplishments will be determined weighed or measured were pinpointed. Such indicators include greater cost savings from the ongoing internal sustainability actions. For example, this internal sustainability metric will measure paper and electricity use reduction among other things.

Since the plan showed how the VINHI is being billed exorbitantly, technology has been implemented to provide data as part of the KPI monitoring. One most interesting aspect of this is that the NHI is now visually noting cost per claim.

Winning and Maintaining Staff Support of the Plan

Upper and middle management of the organization quickly threw support behind the strategy and were amenable to the presentations made by the Sustainability Committee. However there seemed to be a disconnect between the plan and front end, entry level and even at times supervisory staff. There seemed to be a shared notion among this group that this was a plan or situation to be dealt with by the higher ups' and had little to do with their job or daily tasks despite what management told them.

STAFF SUPPORT CONT'D

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One of the tasks of the Sustainability Committee was the crafting of techniques and programmes to help these employees adopt a vested interest in the implementation and success of the Sustainability Plan.

Therefore, an internal campaign titled “Vested In Sustainability” aimed at creating a sense of ownership of the Sustainability Plan for all employees. The goal of the campaign was to Create, Introduce, And Embed sustainability measures in employees’ task and role.

Create

In this part of the campaign there was a direct mirroring of the vision in order to help employees see a correlation of how the Sustainability Plan helps with the overall attainment of the organization’s overarching medium and longterm plan. Emphasis was placed on the illustration of a well-oiled machine that is working perfectly because each part is functioning as it should.

Introduce

The introduction of the Sustainability Plan was a building block from the create step where employees who began seeing the sustainability actions that could be taken in their day-to-day tasks commenced introducing these into their operations. The success of this phase rested greatly at how effective the message of the difference the VINHI makes in the lives of Virgin Islanders and the dire reality if the organization is not sustained. This helped employees see how their jobs contribute to saving lives, maintaining the health of the population, and by doing their part to help the organization attain full sustainability. Staff also saw that daily they ensure affordable healthcare in the Virgin Islands which is literally the difference between life and death for many. This essentially changes the culture of the organization because sustainability becomes the mantra of every member of the NHI team.

Embed

The embedding stage brings everything full circle as now everyone has bought the vision and commenced doing their part to deliver on the key performance indicators. At this point there is an opportunity to test the feedback system and create internal audits as far as the sustainability strategy is concerned. The plan becomes so personal that it is even infused in annual staff evaluations appended to increments distribution. Since visualization can play a key role in successful attainments a large score board showcasing progress centrally placed in the office is recommended to maintain the “vested-in” campaign; and serve as daily motivation. The longterm delivery of the vision would see the extension of the campaign to the other NHI stakeholders.

ADDRESSING PRICE GOUGING



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Swiftness of Service

A 2013 article of the ordeal a child faced trying to get medical help at the main hospital is just one of the bad reports that has marred the institution for decades. This has resulted in apprehension from residents as it relates to seeking medical help at the Dr. D Orlando Smith DDOS) formerly Peebles Hospital (Infant allegedly made to wait some 10 hrs at Peebles Hospital, 2013) It has been known that on average some might wait up five hours before completing their visit to the facility; whereas a visit for the same reason to any of the private facilities on average takes one to two hours.

Access to Specialists

The policy at the DDOS hospital is that a patient can only see a specialist after a referral for an appointment from a doctor at the clinic or the emergency room. Which means that the patient who is unwell must wait at least five hours, then see an emergency or clinic general practitioner who may provide a referral. Following receipt of said referral the patient must then make an appointment which is often two weeks away from the time requesting such care.

After the wait the patient will then report to the specialist clinic where they will wait and then see the specialist. On the other hand a patient requiring specialist care at a private facility can be referred the same day as the first visit and complete necessary test to commence treatment.

As a result of these two factors patients are often reluctant to visit the public hospital which is much more NHI friendly and makes the business of the National Insurance a lot smoother. These shortcomings from the DDOS is a main driving force behind the price gouging situation that is threatening the sustainability of NHI.



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Ways to Deal With Price Gouging

One recommendation to tackle this issue head on is for the assignment of provider definition and types, which is an adaptation of the United States of America's approach to coverage. Under the US's Medicare Part costing providers are defined as either being a -- participating provider or a non-participating provider.

The latter -- Non-participating provider is similar to what the NHI has where there is a cap of how much the National Health Insurance is willing to spend on certain services. In an attempt to thwart this policy providers were creating scenarios for patients to visit multiple times for the same service within a matter of days. The Three Visit Policy (Only 3 visits to doctor allowed monthly for a single diagnosis — new NHI policy, 2019) which was noted in the previous report has been able to circumvent this practice.

Nonetheless, it is recommended that the other classification of providers being used by the US's public insurance system be considered here in the Territory to bring an end to finally stem the practice of price gouging.

This classification will involve the signing of an agreement between the National Health Insurance and service providers for an allotment type payment. Under the Medicare system this is referred to as assignment' (Participating, non-participating, and opt-out providers). This will enable the NHI to decide how much it would pay for certain service and the service providers abide by the decision.

Such a system will make billing and payment more manageable and it will allow NHI to slowly crawl out from the financial hole price gouging has sunk it into. It must be stated that prior to the implementation of such a service it would be imperative that an impact assessment is carried out to determine the effects this agreement will have on NHI stakeholders.

Extensive research will also need to be conducted to ascertain the risks such an implementation may pose considering the Caribbean has a famous saying "The Stricter the Government the Wiser the Population." Which means that by thwarting this system providers might seek to implement and introduce new ways and means.



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In the previous documents a call was made for the VINHI to partner with the BVI Health Services Authority to make public healthcare a priority. It is recommended that technology becomes a major ingredient in the VINHI Sustainability Strategy as it can become a great cost saving tool. In the previous documents the organization becoming more digital was mentioned. However, as price gouging continues this assessment recommends that the organization goes a step further and utilize technology to offer digital service in the form of low cost telemedicine.

This can be used as an appropriate response to clients' complaint about long DDOS Hospital wait time and access to specialist issue as through the use of an app that is available on both Android and iOS clients would be able to get treatment from the comfort of their homes. Considering that the transportation to the main DDOS hospital is a major barrier for residents living on the outer islands of Virgin Gorda, Anegada, and Jost Van Dyke this service will be a great help.

The app will be a joint venture between the VINHI and the BVIHSA (governing body for public health care in BVI). The venture will see clients being able to use video chat and photos to communicate

their symptoms and issues to physicians; and in the process cut consultation cost, plus reduce the queue at the hospital emergency room.

This option would be available for services such as: Pediatrics, colds and flus; ear, nose, and throat issues; dermatology, insect bites; urinary tract infections, pain management, prescription queries, mental health, and OB/GYN matters.

In addition to emergency and early consultative visit telemedicine can also be used to do post-operation follow ups to monitor how patients who have had surgeries are doing.



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NHI Dropped the Ball on Preventative Care

NHI A Propeller For Healthy Lifestyle Changes Considering that chronic noncommunicable diseases are a major cause of death in the BVI the National Health Insurance will give credence to the proverb -- an ounce of prevention is worth a ton of cure by pushing for health lifestyles. The Sustainability Plan laments the fact that public health facilities are incurring a high cost to deliver affordable health care service. Therefore, it is being proposed that by promoting a health lifestyle we would be investing in a healthier population and therefore reduce the stifling cost NHI is saddled with.

The non-communicable disease situation was chronicled in a 2012 report that was created by the Pan American Health Organization (PAHO, 2012) and stated that chronic non-communicable diseases account for a large number of annual deaths. The organization stated that in 2010 chronic non-communicable diseases were the cause of four out of the five deaths in the Territory. Chief among these diseases were coronary heart disease, malignant neoplasms (cancer), diabetes, and hypertension.

PAHO reported that diabetes and hypertension are the most common causes of morbidity in the adult population. In fact, the report showed how unhealthy lifestyle was a major contributor to the situation, and quoted a 2009 school-based survey as background. The report stated: "Only 7.6 % of the population eats at least five servings of fruit or vegetables on average per day. Almost one-third of the population is sedentary, and three-quarters (74.7%) is overweight; 35.5% of the population is obese ..."

Ways to Deal With Price Gouging Cont'd

Should the non-communicable disease prevalence be rated from one to four with one being the highest and four the lowest, then cancer and diabetes will rank at one and two; and hypertension three. In the Virgin Islands there are no organization that directly deals with hypertension and heart health.

However, two vibrant organizations – the BVI Cancer Society, and the BVI Diabetes Association deals with cancer and diabetes. Both organizations are vibrant and VINHI preventative care success will call for collaboration with these two non-profit organizations.

The VINHI's Sustainability strategy calls for the VINHI to enter partnership with key organizations to collaborate on programmes that promote well being. In that document it was already stated that the organization's agenda of cost cutting will benefit as well by the partnership with organizations such as the Diabetes Association, and Cancer Society. However, it did not seem to register strongly. Therefore, this report will explain the reasons this suggestion should be furthered.

Collaboration and partnership with both organizations should be a priority because both focus on diagnosis or early detection, prevention education or early warning sign alerts. In each instance these efforts go a long way towards stopping disease in its early stage to prevent the health care and offshoot damages that can occur.

These prevention means the removal of possible payments that could have been required of VINHI. Through collaboration with the business community VINHI will incentivize wellness and preventative programmes such as weight loss programmes. The organization will also participate in various community health fairs that were organized by social groups.

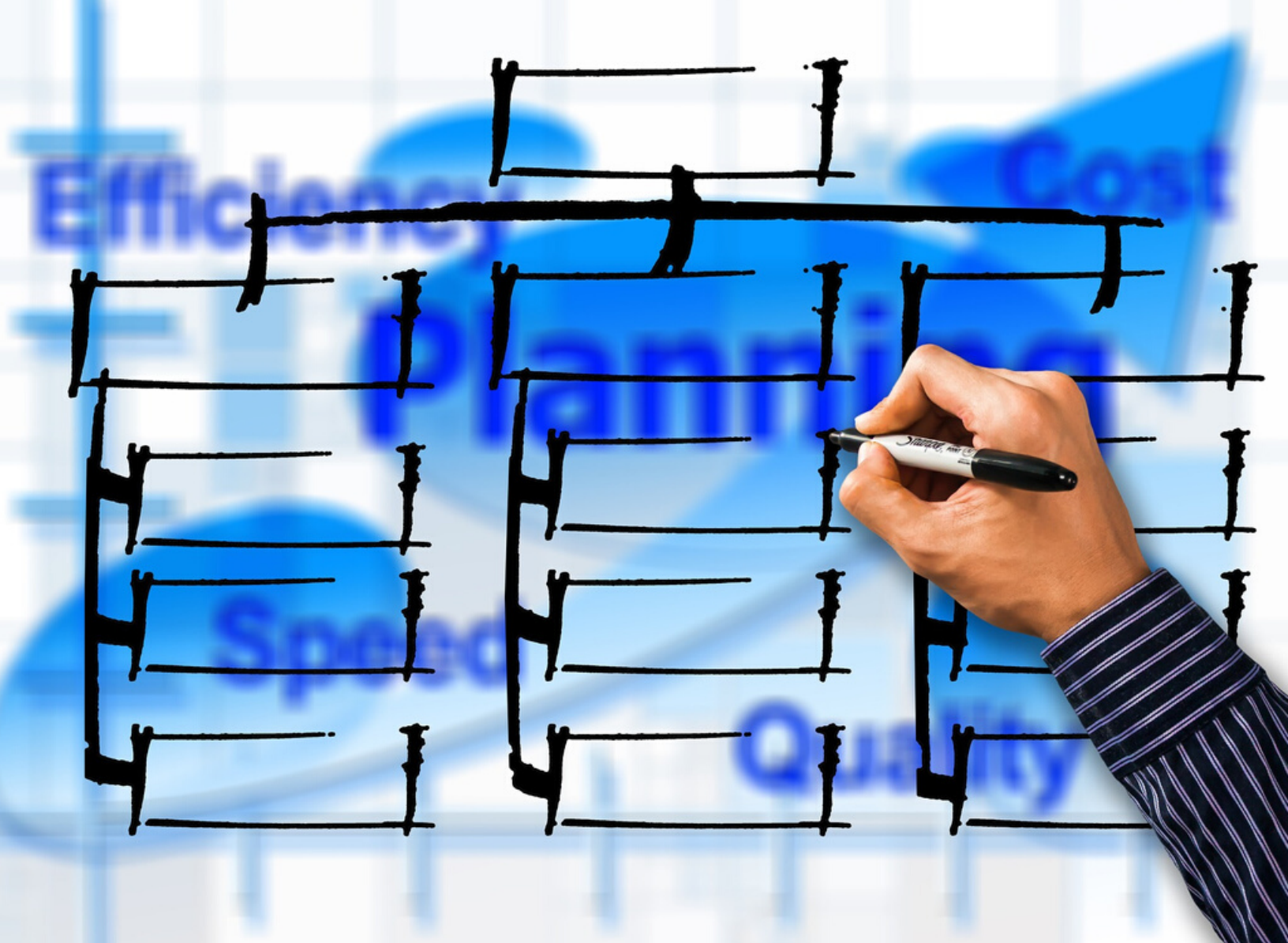
A number of prevention programmes organized by various civic minded groups are under attended and poorly advertised and it is often noted that this is because of lack of funding. The VINHI already has a vibrant marketing and public relations team and so we will partner with these groups and offer such services to them.



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“Collaboration and partnership with Cancer Society and Diabetes Association should be a priority because both focus on diagnosis or early detection. Plus wellness initiatives”





GOING FORWARD

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In the near future it is the intent of the VI National Health Insurance to publish a Social Compliance Policy that vividly states our commitment to promote as well as support health, and wellness in the British Virgin Islands as well as do our part to preserve the beautiful environment of our Territory which is rightfully marketed as 'Nature's Little Secret.'

It is hoped that the annual reporting and sustainability guidelines will help to erode the negative perception the public has of the National Health Insurance. In addition to the public all over NHI stakeholders will be confident that our guidelines were consulted to ensure that we are always in line with our sustainability promise.

Therefore stakeholders will be confident that:

- The United Nations Sustainable Development Goals serves as an integral part of the organization's sustainability plan and undertakings.

- The sustainability commitment radiates every level and echelon of the VI NHI.
- We will form partnerships, and collaborate on matters that will not only benefit but create value for our employees and clients.
- We will continue to operate in a manner that is legally and ethically sound.
- We will maintain transparency along our sustainability journey.
- Our reports will be timely and audited by a credited third party.

“annual reporting and sustainability guidelines will help to erode the negative perception the public has.”

VI National Health Insurance intends to publish a Social Compliance Policy that vividly states our commitment



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Another key component of the future sustainability plan will be the carrying out of sustainability materiality assessment (GRI, 2018) aimed at showing the social, economic, and environmental impacts of the VI National Health Insurance. We will also be embarking on a campaign called 'Better to Best'.

BETTER TO BEST

At the heart of the 'Better to Best' campaign would be sustainability guidelines that rolls the Sustainability Plan, Strategy, Guide, Goals, Aims and Objectives into a concise outline or recipe for the sustainable future of the VI NHI.

A massive public relations campaign aimed at showing the human side of the British Virgin Islands National Health Insurance will be launched. This is deemed necessary since some persons are still unhappy that they were forced to give up their private insurance service for NHI and still believe that the current service pales in comparison.

“A massive public relations campaign aimed at showing the human side of VINHI will be launched.”

VI National Health Insurance carrying out of sustainability materiality assessment

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- We will maintain transparency along our sustainability journey.
- Our reports will be timely and audited by a credited third party.

There seems to be a lot of misinformation circulating about how NHI billing is carried out and on what grounds rejections are made. As a result persons in the community genuinely feel that the organization consists of cold, unfeeling persons who take pride in dragging their feet when patients need to fly overseas for lifesaving surgeries or take delight in rejecting certain payment requests from their favorite physicians.

The earlier quoted PAHO report (PAHO, 2012) cites the 2009 survey which found that the children of the Virgin Islands were most obese in the Caribbean region. Considering the early mention that diabetes and hypertension are prevalent in the Territory we will be partnering with the Ministry of Health and Education for school interventional programmes.

**“NHI staff will
serve as gurus
tasked with
sharing
information,
making visits in
cases where human
touch would make
a difference ”**



SUSTAINABLE VINHI

“The National Health Insurance intends to ensure its viability and sustainability ...”

It has been said that the journey of 1000 miles starts with a single step and these three documents outline the many steps that the National Health Insurance intends to take to ensure its viability and sustainability.

We truly believe that we are finally on the path to a Sustainable future as an organization and a healthier Territory thanks to the previously mentioned plans.

We therefore predict that the next report tentatively planned for the 2022 would be packed with success stories.



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