**Time to evaluate ZVK**

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As a result of a growing skepticism over the functioning of ZVK the island council members of Saba travelled to Bonaire to discuss their concerns with officials of the BES healthcare insurer. This came almost at the same time as the publication of the report of the national audit chamber on the financial administration of ZVK, whereby the public learned that 67 million dollars, or half of the budget spent by ZVK, could not be justified.

Saba island council member Hemmie van Xanten published a long list of examples of shortcomings and complaints of no less than four pages long about what all goes wrong with medical referrals. The points he mentions for a large part are related to the procedures of referrals, the travel and lodging deficiencies but also about poor public relations and the structural difficulties to get in contact with ZVK. All shortcomings result in harassment of the patients and a feeling of not being taken serious or not being treated as a human being. He also addressed the lack of possibilities, unlike in the European part of The Netherlands, to get additional insurance above the standard package that is offered.

I do not want to go into details as most complaints are well known and are already repeatedly heard. The extreme poor performance of ZVK however is creating the perception by the people of our islands that there is something wrong with our healthcare system. In my opinion that is not the case. The problem lies in the way ZVK and its representatives are carrying out their responsibilities and in particular how they are treating the patients and their interest while they are already in a vulnerable position.

Most complaints have been made over and over without any visible improvements but one rather sees bureaucracy increasing and service deteriorating. It is also rather unfortunate that ZVK even received support from healthcare state-secretary Blokhuis when they did not communicate changes to the local patient transport services on Saba with the island government. Yes, he is right when he states that ZVK has no officially responsibility towards the executive council of Saba, but it clearly shows a total lack of respect by ZVK for the local authorities on Saba who the people turn to when they feel mistreated.

I believe that we have passed the station where we can expect that ZVK or their management has the ability and is willing to make any reasonable improvements. It clearly is time that the responsible minister of VWS should step in and overhaul ZVK entirely and particularly the way referrals are handled.

ZVK needs to return to its core business and that is serving as an healthcare insurer. Nothing more and nothing less. They have to stop operating as some kind of a distant travel agency while making use of all kind of in between agencies and brokers. This creates a huge bureaucracy, long delays in handling appointments with hospitals and specialists overseas whereby the interest of the patient is lost. Besides that it is without a doubt that money is wasted and it makes the healthcare on our islands unnecessary expensive. I believe that the reason for not being able to justify half of its expenses is partly caused by the way ZVK is organizing or even disorganizing these referrals abroad.

I also seriously question the reasons why no use is being made of a medical specialist established on Statia, but patients are referred to St. Maarten instead. Hereby an estimated three to four hundred thousand dollars is unnecessarily spent on travel cost while the patient, also unnecessarily, has to go through the harassment of travel and being away from home for at least two days.

Referrals and all related travel like in Holland need to be handled by the doctor or the local hospital. This is closer to home and the lines are much shorter. The doctor and/or hospital needs to be equipped and have the capacity and budget to handle this task. The only tasks that then remain for ZVK are to approve the referrals and settle the claims.

After eight years of struggling and causing a lot of unnecessary aggravation by our patients it is high time that serious action will be taken to remedy this situation. The ball should now be in the court of the minister.