

# ***Affordable Health Care Could Come to St. John by Summer***

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Anyone who's tried to purchase health insurance recently understands why approximately one-third of Virgin Islands residents simply opt to go without. Plans that cover U.S. Virgin Islands residents are hard to come by, and many times the few options that are available are cost-prohibitive.

The Affordable Care Act does not cover the USVI, leaving Virgin Islanders on their own when it comes to health insurance. The obvious consequence of being uninsured is medical debt, but living without health insurance can also lead to more serious health issues, as those who are uninsured often delay seeking medical care and skip preventative care altogether.

Two St. John residents are hoping to tackle these issues by opening a non-profit primary health care practice called the Island Health & Wellness Center, where a minimal flat rate fee will cover annual physicals, immunizations, and sick visits.

"We also want to provide educational classes on subjects like nutrition and diabetes prevention to help make this community healthier as a whole," said Sandy Colasacco, a board-certified family nurse practitioner. "I've been an RN for years now and people stop me on the street for medical advice because they don't want to spend the money to go seek care. There's a huge need for affordable health care. I wanted to take my medical training and use it for something positive."

Colasacco, a longtime St. John resident who also operates a maternal and infant health care nursing services business in her native Massachusetts, is working on launching the Island Health & Wellness Center with St. John resident Andi Vacharat, who was motivated by a recent experience where she was unable to schedule an appointment to see a doctor for an injury until she paid the fee up front. The center's services will benefit both uninsured individuals and conventional doctor's offices.

"We should actually create a cost savings for the

Myrah Keating Smith Community Health Center and other primary care offices," said Vacharat. "Right now, they're dealing with either not getting paid by those who are uninsured, or people who are waiting so long to seek medical care that it becomes an emergency, which results in higher costs."

Two years of work has already gone into making this idea come to fruition, including research on the amount of money needed to open such a facility, as well as registering the business as a non-profit, which allows for grant money to be used. Once Colasacco and Vacharat have reached their funding goal, they'll move forward with securing a location and building out the space. In the meantime, they're conducting surveys to determine what kind of affordable health care services residents would like to see on St. John.

They hope to open their doors by this summer. If building a standalone facility becomes infeasible, several local private practices have offered office space where the Island Health & Wellness Center can operate. Colasacco and Vacharat anticipate that visits to the Island Health & Wellness Center will cost \$50, though Colasacco emphasized that no one will be denied care due to an inability to pay.

In addition to tax-deductible donations, which can be made via the St. John Community Foundation, the Island Health & Wellness Center is in need of volunteers to fill various roles.

"We're looking for people in the medical community that want to help out in an advisory role, or any other capacity," said Vacharat.

Marketing, accounting, and legal professionals will also be needed, as well as volunteers to help with the build-out of the facility. The center will be in need of medical supplies and other items.

To learn more information about the center, including what is needed to get the facility up and running, visit [www.islandhealthcenter.org](http://www.islandhealthcenter.org) or find the Island Health & Wellness Center on Facebook. Residents can also help by completing a survey of health care needs that can be found on the center's website.