

Improving Primary Health Care Services Through Social Health Insurance

The PhilHealth Experience

The 23rd ASSA Board Meeting
Kuching, Malaysia



Widest coverage

74%
coverage

PhilHealth's five (5) membership categories has 16.2 million enrolled members: Employed Sector, Individually Paying Program, Sponsored Program, Overseas Workers Program, and Lifetime Members.

In addition to the principal member, PhilHealth also covers the spouse, children 20 years and below and parents 60 years old and above.*



Widest coverage



The Employed Sector

The employed in the government and private sectors are compulsorily covered by PhilHealth.

The premium is equally shared by the employer and the employee.

Widest coverage



The Sponsored Program

The poor are covered through the Sponsored Program.

The premium is shared by the National Government and the local government units (LGUs).

Currently, more than 3 million families or 15 million beneficiaries are covered.

Widest coverage



The Individually Paying

Those without formal employment but are earning can be covered through the Individually Paying Program.

Widest coverage



The Overseas Workers

Even when they are set to leave the country and work abroad, Filipinos are still covered by PhilHealth.

Widest coverage



The Lifetime Program

For those who have reached the age of retirement and have paid at least 120 months of contributions, they become Lifetime Members and continue to enjoy the benefits without having to pay their contributions.

Comprehensive



PhilHealth covers the following in-patient benefits:

- **Professional fees**
- **Drugs and medicines**
- **X-ray and laboratory exams**
- **Room and board fees**
- **Operating room fees**

Portable nationwide, even confinements abroad are reimbursed.

Comprehensive



PhilHealth is:

The single biggest payor of health services

Posts the biggest increase in the share on total national health accounts

Biggest social security agency in terms of membership

The Outpatient Package for the Sponsored Program

The Outpatient Package

PhilHealth also provides the following outpatient benefits for the members of the Sponsored Program through accredited rural health units:



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- **Basic consultations**
 - **Chest x-ray**
 - **Sputum microscopy**
 - **Fecalysis / urinalysis**
 - **Complete blood count**
 - **Digital rectal exam / clinical breast exam**
 - **Blood pressure / body measurements**
 - **Smoking cessation / lifestyle counseling**

The Outpatient Package

The benefits can be availed in government rural health units (RHUs). Beneficiaries are assigned to a specific RHU. Currently, there are 1,217 accredited RHUs nationwide.

For each enrolled family, PhilHealth pays the provider P300 per year (or 25% of the total annual premium).

Twenty percent (20%) of this amount can be used to augment personnel costs and the balance or 80% can be used to buy medicines, reagents, and hospital equipment.

Capitation payment through the years

A total of P3.2 billion in capitation has been released by PhilHealth in the last five (5) years.

In 2008 alone, P631 million was paid.

Membership Growth



Are the benefits relevant?

Mortality

Heart Disease
Vascular Disease
Pneumonia
Cancer
Tuberculosis
Accidents
COPD
Diabetes
Renal Disease
Respiratory

Morbidity

Respiratory
Diarrhea
Bronchitis
Hypertension
Influenza
Tuberculosis
Cardio Vascular
Acute Febrile
Malaria
Dengue

Sputum Microscopy
Visual Acid Acetic Screening
Blood Pressure Monitoring
Annual Digital Rectal Exam
Body Measurements
Clinical Breast Exam
Smoking Cessation
Lifestyle Counseling

Are these the best choices?

Benefit	Intervention Type	Cost Effectiveness	Alternative
Visual Acetic Acid	Screening	+++	PAP
Blood Pressure	Screening	++++	None
Digital Rectal Exam	Screening	++	Symptomatic
Body Measurements	Screening	++	None
Clinical Breast Exam	Screening	+/-	Mamography / Self
Smoking Cessation	Preventive	+	None
Lifestyle Mod	Preventive	+/-	Target Conditions

Therefore...

The outpatient benefit package and the capitation fund:

Is adequate for the epidemiological profile

Is among the most cost-effective interventions

Has encouraged local governments to enroll / increase their enrollment into the program

Has increased resources for health which resulted in better delivery of health services

From the capitation...



From the capitation...



From the capitation...



MAIN ENTRANCE

Guardhouse



INTENSIVE CARE UNIT



OPERATING ROOM



FEMALE SURGICAL WARD

www.philhealth.gov.ph