

# PHILIPPINES

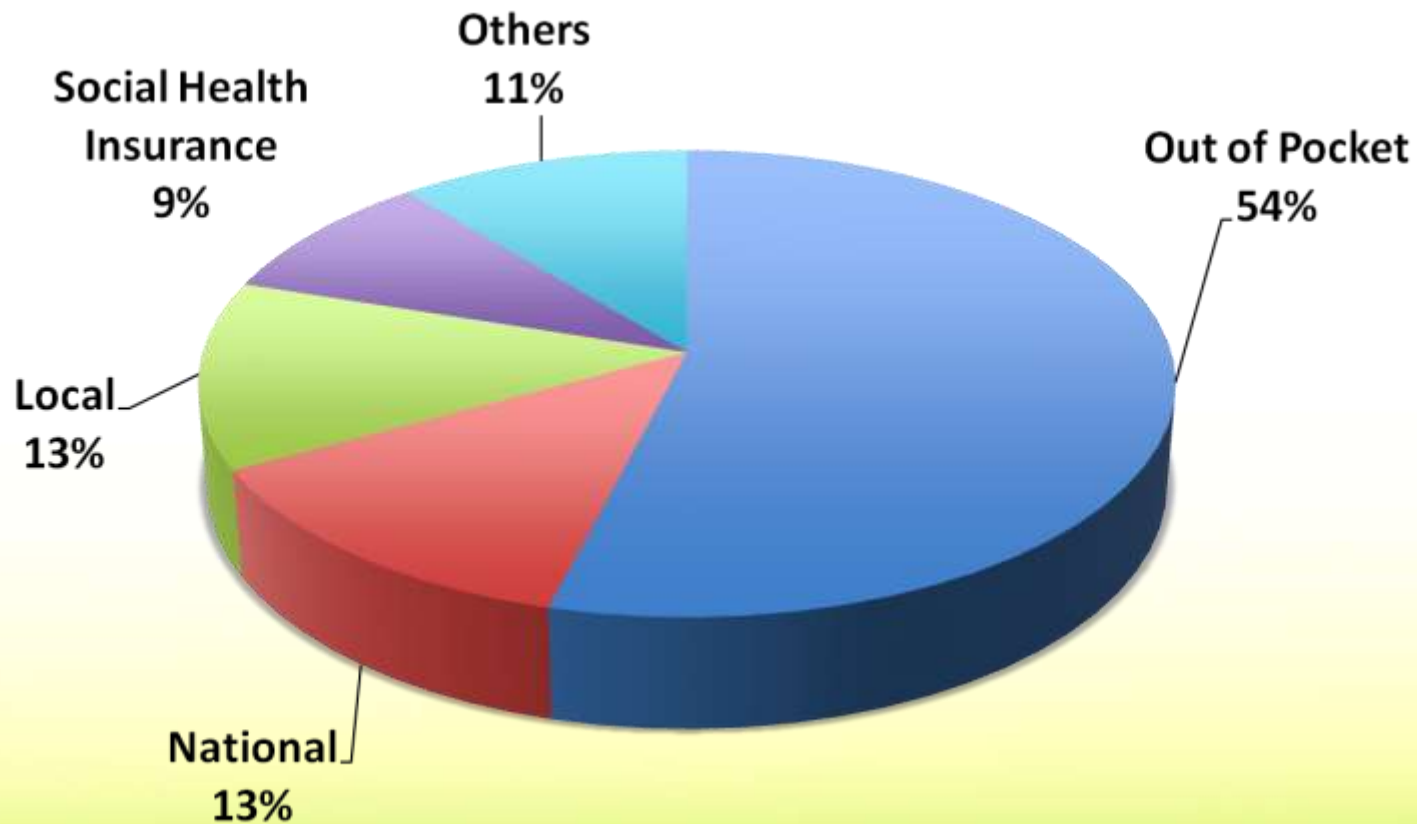
Priority Setting, Design and Implementation of Feasible and Sustainable Health Care Financing



Bawat Pilipino **MIYEMBRO**  
Bawat miyembro **PROTEKTADO**  
Kalusugan natin **SEGURADO**

# WHY & WHY NOW?

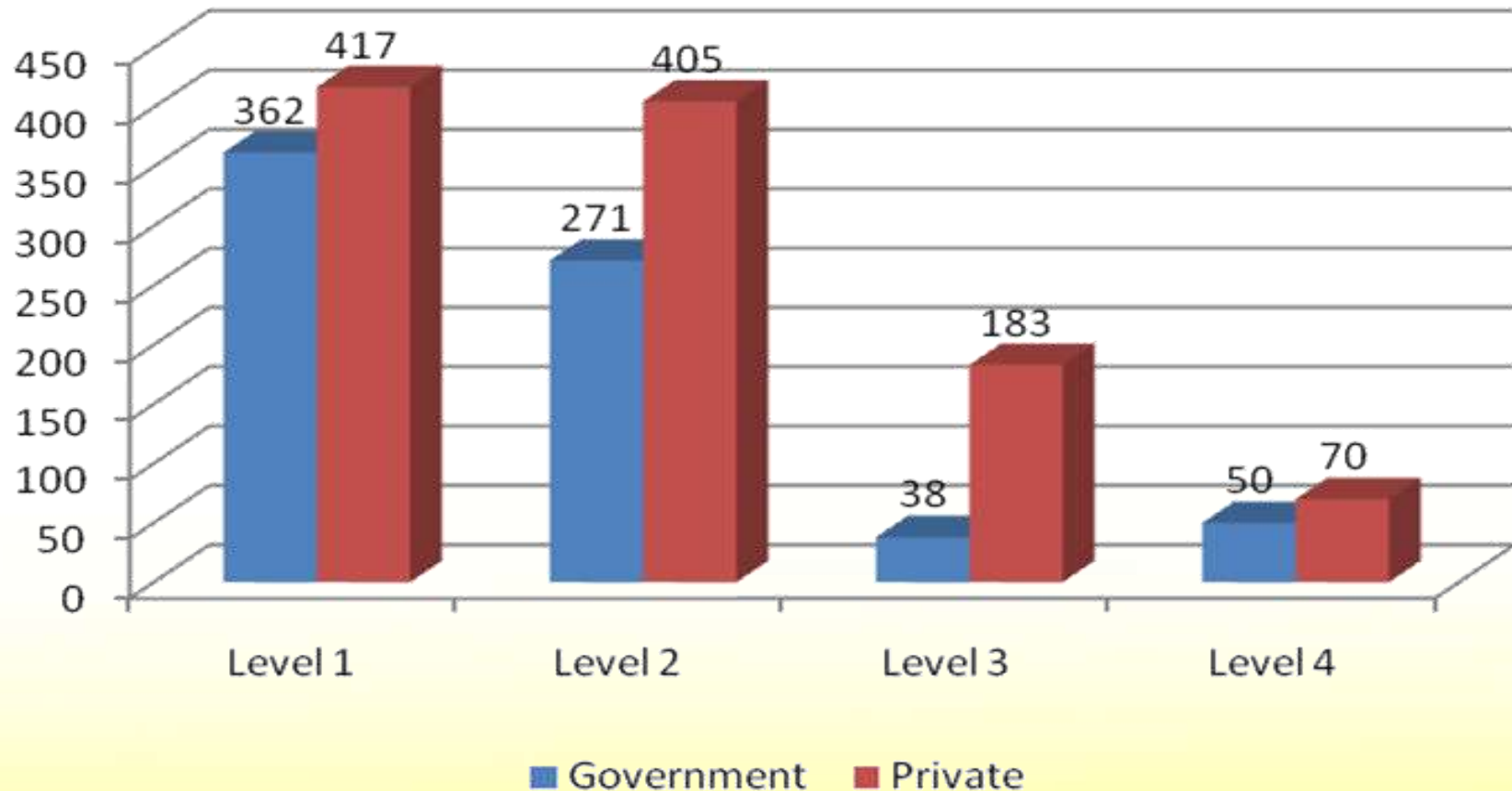
## Health Expenditure by Source of Funds



# CHALLENGES

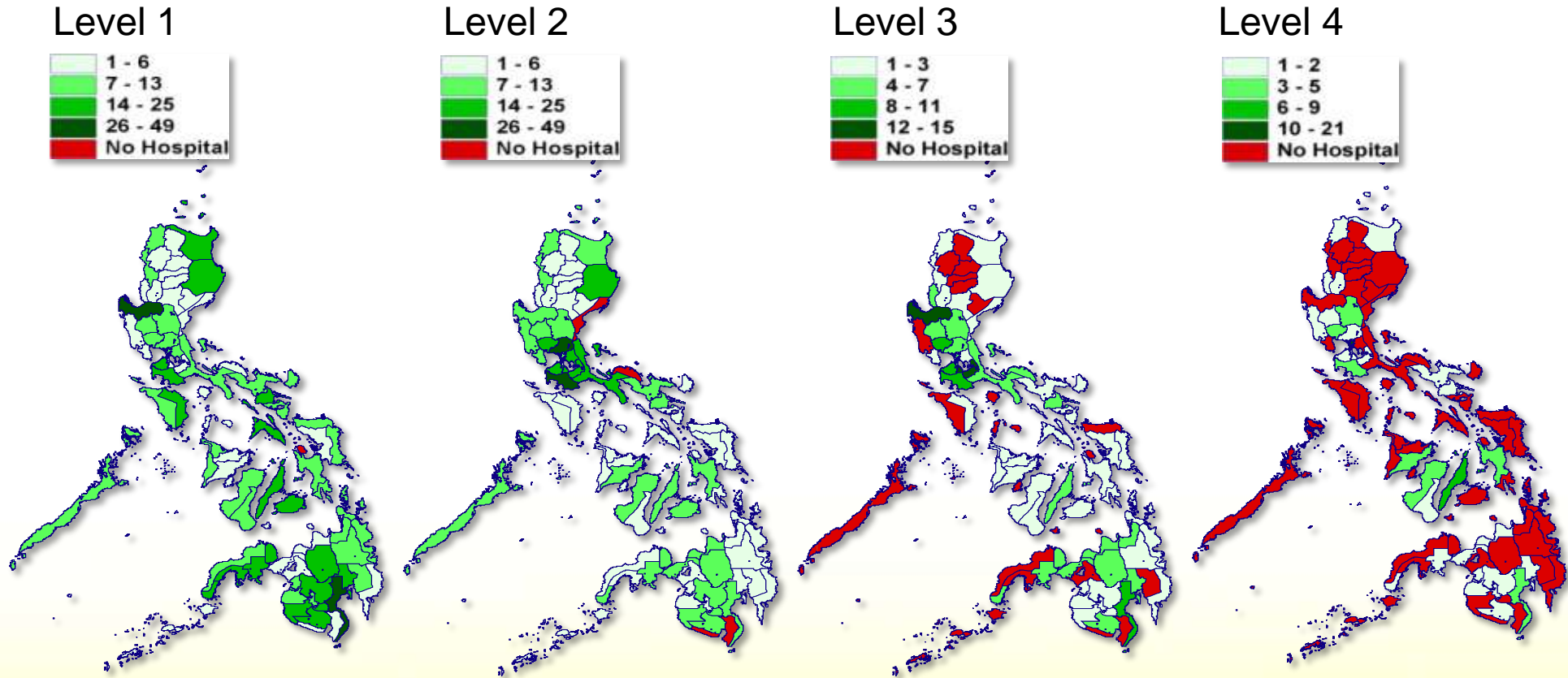
- Low access to health care for the poor
  - Physical Access: supply side investments still not in place
  - Financial Access
    - Out of pocket payment still predominant
    - Most hospitals are privately-owned

## Distribution of Hospitals, Type and Service Capability (2009)



Majority of hospitals in the country are private regardless of level of care

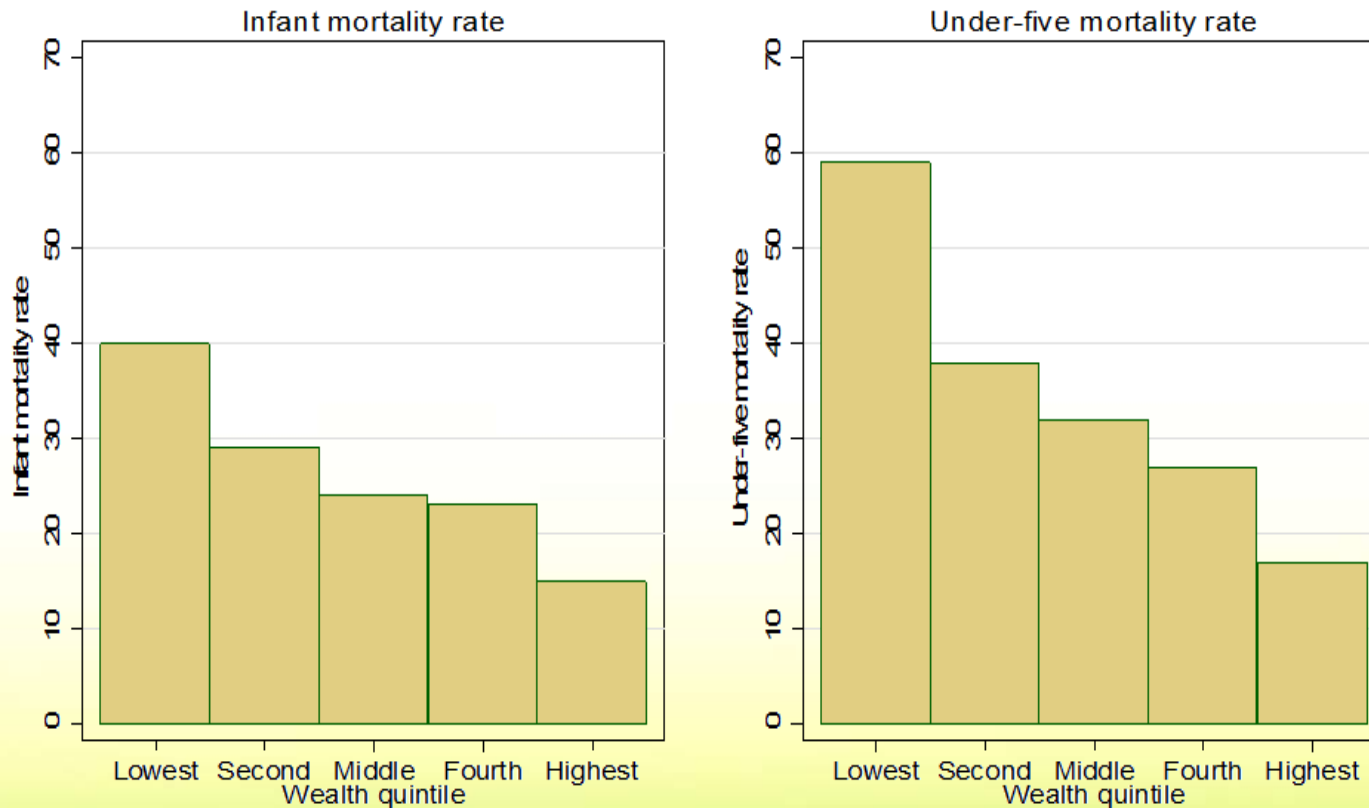
## Distribution of Hospitals, by Service Capability



Lower level hospitals are well distributed; higher level are mostly concentrated in urban areas like NCR.

## Large Income-Related Health Outcome Inequalities

Health outcomes by wealth quintile



Source: NDHS 2008

# The Aquino Health Agenda (AHA): Achieving Universal Health Care for all Filipinos



....Universal coverage can only become a reality if everyone pulls together in the same direction.....

# GOALS OF UNIVERSAL HEALTH CARE:

- Better health outcomes
- Sustained health financing; and
- Responsive health system




# Strategic instruments to achieve the strategic thrusts of Universal Health Care:

- 1. Health Financing**
- 2. Service Delivery**
- 3. Policy, Standards and Regulation**
- 4. Governance for Health**
- 5. Human Resources for Health**
- 6. Health Information**

## Membership As of June 30, 2012

Sector	Registered Members	Dependents	Members and Dependents
<b>Employed</b>	<b>11.36</b>	<b>13.69</b>	<b>25.05</b>
Government	2.03	4.00	6.03
Private	9.33	9.69	19.02
<b>Sponsored Program</b>	<b>10.06</b>	<b>29.83</b>	<b>39.89</b>
Regular & DOH	5.36	14.43	19.79
NHTS-PR	4.70	15.40	20.10
<b>Individually-Paying</b>	<b>4.74</b>	<b>6.07</b>	<b>10.81</b>
<b>Lifetime Members</b>	<b>0.61</b>	<b>0.42</b>	<b>1.03</b>
<b>Overseas Workers program</b>	<b>2.63</b>	<b>2.55</b>	<b>5.18</b>
<b>Total</b>	<b>29.40</b>	<b>52.56</b>	<b>81.96</b>


**85%**  
 of 2012  
 projected  
 population

## Accreditation

As of June 2012

### Accredited Health Care Providers

Health Care Provider	Accredited
Hospitals	1,657
Rural Health Units	1,656
Free-standing Dialysis Clinics	56
TB-DOTs Centers	361
Maternity Care Clinics	801
Professionals <i>(As of March 2012)</i>	25,256

# The Game Plan

- **Dominate the market.**
  - Increase ability to collect by increasing ability to deliver
  - Offer better value and improve services
  - Gain and sustain more members → Increase market share by becoming the biggest payer in the industry
- **End Goal:** Shape market behavior towards greater efficiency, equity, and security

# UHC in a Capsule

**Bawat Pilipino, Miyembro**

**(Coverage is Universal)**

**Bawat Miyembro, Protektado**

**(Protected through Social Health Insurance)**

**Kalusugan Natin, Segurado**

**(Quality Health Care Is Accessible when Need)**



# DELIGHTING STAKEHOLDERS



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# Delighting Stakeholders: WHY

- Need to market the program especially for non-mandatory segments
- Challenge of UHC requires increase in financing
  - Political backlash foreseen with premium increase
- Resistance in moving from one provider payment scheme to another

# Delighting Stakeholders: HOW

- Communicate, consult and engage effectively.
- Market & provide incentives.
- Simplify, automate processes.
- Expand benefits.



# Bringing information closer to Members, Empowering them

- Provision of member data records
- Presence in hospitals, malls
- Frequently-asked questions

**PHILIPPINE HEALTH INSURANCE CORPORATION**  
 MEMBER DATA RECORD

**MEMBER INFORMATION**

PhilHealth Identification Number (PIN) : 092007034973      Effectivity Period:  
 Member Category : SPONSORED (INDIGENT)

**DELA CRUZ, JUAN DE GUZMAN**  
 CAYONDAN PADRE GARCIA BATANGAS

Foreign Address : N/A      Sex : MALE  
 Date of Birth : 01/01/1987  
 Place of Birth : PADRE GARCIA, BATANGAS  
 Civil Status : SINGLE  
 Tax Identification No. : 201-123-567

**CONTACT INFORMATION**

PhilHealth Entry Number : N/A  
 Home of Entry : N/A  
 Business Address : N/A  
 Telephone Number : N/A  
 Tax Identification Number : N/A

**DEPENDENT INFORMATION**

No.	Surname	Given Name	Middle Name	Sex	Relation	Date of Birth
01	DELA CRUZ	MARA	JOSE	Female	Mother	08/02/1946

\*\*\* NOTHING FOLLOWS \*\*\*

**NAME OF OFFICE HEAD**  
 Title  
 Name of Office

1. "Ito ay miyembro ng PhilHealth na may benepisong pangkalahatan."  
 2. "Sakop ng ating benepisyo ang ating asawa, mga anak na may edad 20 taon pabalala at magulang na may edad 60 taon pataas."  
 3. "Wala kamiing bahayapan sa mga pangunahing operasyon at karunungan nang magpapag-confine kami sa ward ng mga pampublikong ospital."  
 4. "Sagot ng PhilHealth ang konsultasyon, laboratoryo at ilan pang serbisyo ng ating pamilya mula sa aming health center."  
 5. "Kailangan ko lamang ipakita ang ating Health Insurance Card o Member Data Record kapag gagamit ng benepisyo."

ITAGO ANG ORIHINAL SA WOR, MADIGAY NG KOPYA SA OSPITAL O HEALTH CENTER KUNG KINAKALANGAN.

**philhealth cares**  
 (Customer Assistance Relations and Empowerment Staff)

will be at your service in this facility starting May 2, 2012.

**Tamang Sagot (TS)**  
 PhilHealth's Pregnancy Advice Quarterly



# Invest in Consultations / Negotiations

- Membership segments
- Health care providers
  - Institutional
  - Professional
- Supplier of health goods

# Securing Membership through smart marketing

- Sponsored Program
  - **Challenge:** Convince Local Governments to enroll the next poorest 5 million families
    - 5.2 million families (lowest income quintile) already enrolled by the National Government
- All segments
  - Challenge: sustained enrollment
  - Deferred premium increase
  - Lock-in promotion for 2 years
  - Policy contracts

# Streamlined Engagement Process

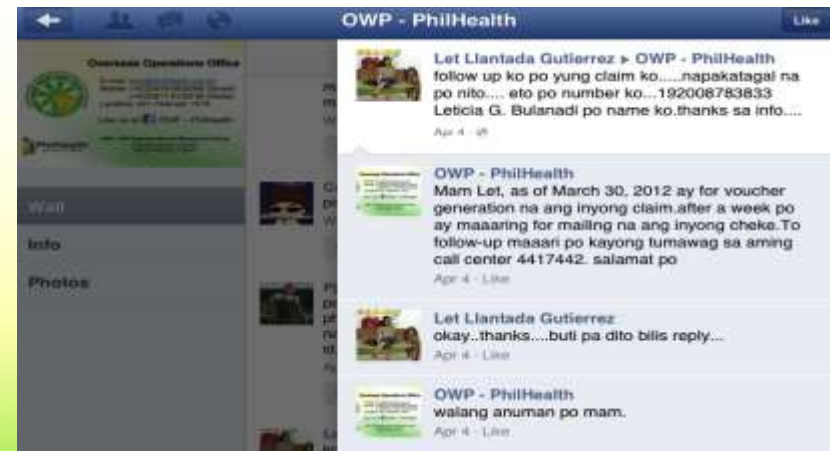
TYPE OF PROVIDER	CLASSIFICATION	Licensing by Department of Health	Accreditation by PhilHealth <i>*Automatic licensing</i>
INSTITUTIONAL PROVIDERS	Center of Safety	✓	
	Center of Quality		✓
	Center of Excellence		✓
MATERNAL CARE PACKAGE PROVIDERS	<ul style="list-style-type: none"> <li>- Facilitate accreditation</li> <li>- GOAL: shift from total number of MCP providers to one municipality, one MCP</li> </ul>		
PROFESSIONAL PROVIDERS	<ul style="list-style-type: none"> <li>- Agreement with Philippine Medical Association</li> </ul>		

# Simplify, automate processes

- Online (& Mobile) services
  - Registration
  - Payment
  - Verification
- Auto-credit payment
  - Bank to bank transfer of payment
- Electronic claims
- Social Media



 <b>Electronic Claims Submission</b> <a href="#">Get Started</a>	 <b>Electronic Registration</b> <a href="#">Register</a>	 <b>IHCP Portal</b> <a href="#">Login</a>   <a href="#">How to Register</a>
Accredited institutional providers may now verify the eligibility status of members and dependents.	This facility enables individuals to register online	Check membership status of Sponsored Members under the NHTS-PR during benefits availment.
 <b>Electronic Premium Reporting System</b> <a href="#">Login</a>	 <b>Electronic Group Enrollment System</b> <a href="#">Login</a>	 <b>Electronic Payment Facilities</b> <a href="#">View list</a>
Enables employers to post payments of their employees on real time.	Facilitates registration, billing and query of Organized Groups.	Different facilities for employers transacting with banks.



# Benefits Expansion

- For the young and old alike
- Covers preventive, primary to curative services
- Ensures accessibility and affordability, promotes appropriateness of care
- Moves away from transaction and toward continuity of care
- Covers the cheapest to the most expensive cases (A to Z)
- Innovative payment schemes

# Benefits Expansion

- **Primary Care Benefit Package**
  - **Php 500/family/year + Php 100 incentive**
    - Assignment of members to a Primary Care Provider
    - Monitoring and profiling of members
    - (+incentive) Submission of timely and complete data, electronically
- **Case Type Z Benefit Package (Catastrophic)**
  - **Breast Cancer (St. 1-3a)**
  - **Childhood Leukemia (ALL)**
  - **Prostate Cancer requiring Prostatectomy**
  - **Renal Transplantation (low risk)**
- **All Case Rates**
- **Strengthen Implementation of Zero Co-Payment Scheme**

# POWER BY PURCHASING



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# Strategic Purchasing

- Covering and targeting the poor households and the informal sector
- Craft benefits package that:
  - Are dynamic and address the changing burden of disease in the country (i.e. of majority of population)
  - Provide true financial protection
- Give rates and incentives that will encourage quality, cost-effectiveness, efficiency, consumer satisfaction
- Use contracting to bring in the private sector

## 2011 Benefit Payment was ONLY 34 billion pesos

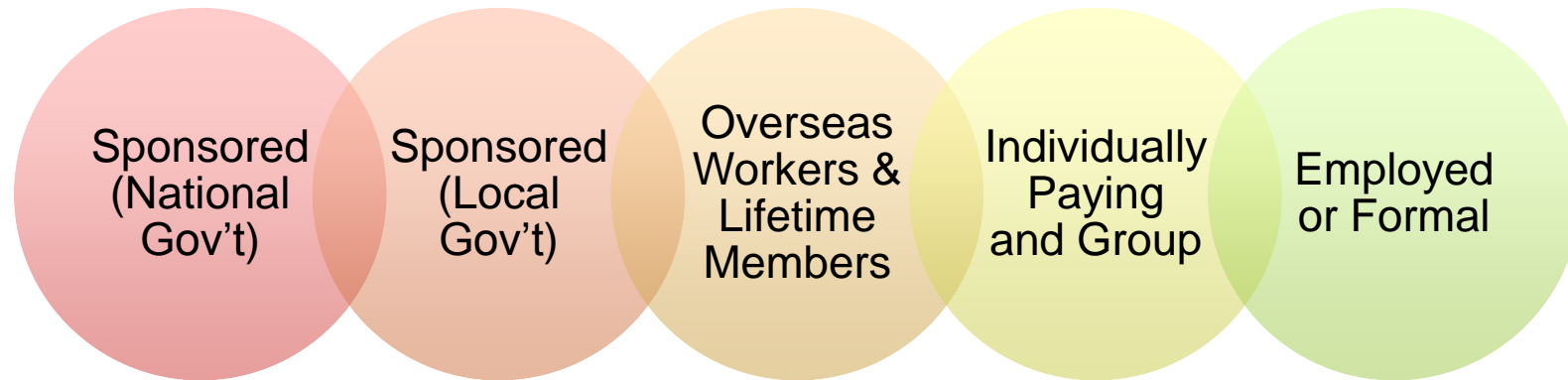
(IN BILLION PESOS)	2012	2013	2014	2015	TOTAL
<b>BENEFITS</b>	<b>58</b>	<b>77</b>	<b>92</b>	<b>103</b>	<b>330</b>
INPATIENT + Ambulatory+ MDG	51	65	74	81	271
Paid by Case Rates + FFS	46	55	64	71	236
Paid by Global Budget (ACCESS BENEFITS → SUPPORT TO HEALTH FACILITY ENHANCEMENT)	5	10	10	10	35
CASE TYPE Y/Z (CATASTROPHIC)	3	3	4	4	14
PRIMARY CARE	4	9	14	18	45
<b>Benefit Implementation Expenses</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>7</b>	<b>23</b>
<b>FINANCING SOURCES</b>					
PREMIUM COLLECTIONS	50	67	76	79	272
INVESTMENT INCOME	6	5	5	3	19
CHARGE FROM RESERVE FUND	6	10	18	28	62
RESERVE FUND	101	91	73	45	

# BUILDING WITHIN

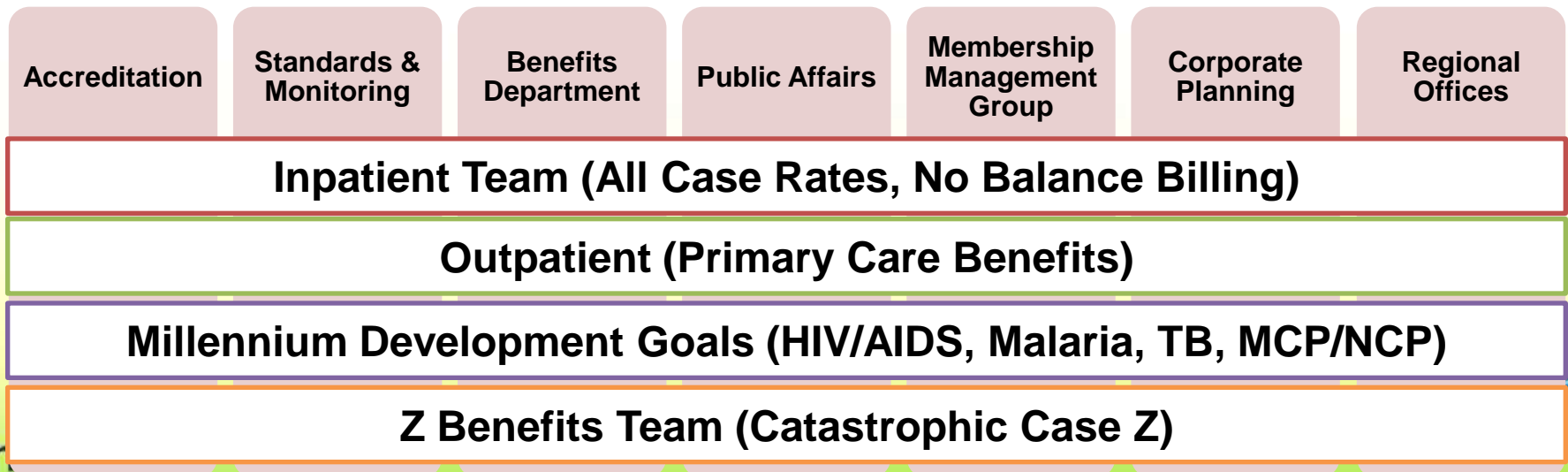


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# Membership Segments



# Product Development Team



 Sa **PhilHealth**



**Protektado Kami!**

**Thank You!**



**PhilHealth**

*Your Partner in Health*

**Protektado Ka!**

**Maraming  
Salamat!**



 **PhilHealth**  
*Your Partner in Health*

**HealthLINES: (08822) 711472/(088) 8565048**