Is PhilHealth reaching more Filipinos in 2015?

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Introduction

The Philippine health financing system is complex as it involves different financial sources, regulatory bodies and health service providers, according to the Department of Health (DOH). At the center of this health financing system is the Philippine Health Insurance Corporation (PhilHealth) which was established to provide health insurance coverage and ensure affordable, acceptable, available and accessible health care services for all Filipinos.

Universal health coverage means ensuring all people get the quality health services they need, without experiencing financial hardship. But despite the enormous role that PhilHealth plays in the Philippines’ health care system, out-of-pocket expenses still are the main source of financing for medical care.

With the establishment of PhilHealth, constant reforms in health care financing are undertaken to increase its membership and utilization. This study was conducted as part of the collaborative project with DOH which aimed to assess awareness, membership and utilization of PhilHealth and to determine barriers to enrolment.

Materials and Methods

A total of 167,673 household members and 99,686 individuals (≥15 years old) were included in the cross-sectional analysis of data from the 2015 survey conducted by the Department of Science and Technology-Food and Nutrition Research Institute and were compared to the reports from the 2008 and 2013 National Demographic and Health Surveys and the 2013 National Nutrition Survey.

The survey tool used was a pre-tested questionnaires adapted from the 2008 and 2013 NDHS Health Care Utilization questionnaires and 2013 NNS questionnaire.

Membership was determined in terms of being enrolled as a principal or dependent member whereas utilization was based on health care fees covered by PhilHealth. Descriptive statistics were generated using Stata version 12.0.
Majority (94.0%) of Filipinos were aware of PhilHealth. An increasing trend of membership in PhilHealth (from 37.7% in 2008 to 67.6% in 2015) was also noted. The main reason for not enrolling in PhilHealth was the inability to afford premium contributions (32.5%). Results also showed that 32.9% had no access to any PhilHealth offices.

Study results showed that PhilHealth membership has increased but utilization of its benefits needs improvement. Results revealed the barriers in PhilHealth enrolment which include Filipinos’ lack of knowledge of PhilHealth location (offices), application procedures, and services or benefits processes. Easing the requirements for enrolment and application procedures, as well as benefits availment processes will increase coverage and utilization.

While the primary goal of improving the performance and service delivery of PhilHealth is to achieve universal health coverage and address existing gaps in the actual implementation, inability to afford the premium contribution is a key deterrent according to survey respondents. Actions must be taken by the government to evaluate the country’s financial protection program and expand PhilHealth membership through information campaign, providing affordable premiums, and increasing the number of PhilHealth accredited health providers.

### Table 1. Utilization and support value of PhilHealth: Philippines, 2013 and 2015

<table>
<thead>
<tr>
<th>Parameters</th>
<th>2013 National Nutrition Survey</th>
<th>2015 Updating Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of persons admitted/confined in the last 12 months</td>
<td>4.6%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Avelled PhilHealth</td>
<td>75.2%</td>
<td>56.8%</td>
</tr>
<tr>
<td>Did not avail PhilHealth</td>
<td>24.8%</td>
<td>43.2%</td>
</tr>
<tr>
<td>Mean Total Hospital Bill</td>
<td>Php 19,950.00</td>
<td>Php 21,504.71</td>
</tr>
<tr>
<td>Mean Amount paid by PhilHealth</td>
<td>Php 9,350.01</td>
<td>Php 14,268.22</td>
</tr>
<tr>
<td>Support Value</td>
<td>46.9%</td>
<td>66.3%</td>
</tr>
</tbody>
</table>

### Conclusion and Recommendation

The DOST-FNRI gratefully acknowledges the Health Policy Development and Planning Bureau of the Department of Health (HPDPB-DOH) and the Philippine Council for Health Research and Development of the Department of Science and Technology (PCHRD-DOST), for the funding support in the conduct of the 2015 survey, Evaluation of the Attainment of Health-Related Millennium Development Goals (MDGs).

**About 7 in 10 (67.6%) Filipinos were members of PhilHealth.**