

February is National Health Insurance Month



February of each year marks the country's observance of the National Health Insurance (NHI) Month by virtue of Presidential Proclamation No. 1400 s. 2007 which underlines the important role of social health insurance in every Filipino's life.

The National Health Insurance Program, as a social health insurance (SHI) scheme, is a form of financing and managing health care based primarily on risk pooling. The SHI pools the health risks of the people on one hand; and the contributions of individuals, households, enterprises, and the government on the other. This system protects people against financial burden of diseases, and considered a relatively fair method of financing health care.

The NHIP is guided by the principle of social solidarity or community spirit, where risks are shared among income groups, age groups, persons of differing health status and those residing in different geographic areas. This solidarity principle is best exemplified by the spirit of *Bayanihan* where everyone carries the burden towards achieving a common goal, which in this case is to provide every Filipino with adequate financial protection when seeking medical care through everyone's contributions, big or small.

The *Bayanihan* spirit is best demonstrated in the PhilHealth program where the young is helping the old, the healthy subsidizing the sick, those earning more is subsidizing those who are earning less, and where the able subsidizes the poor and the vulnerable sectors such as senior citizens and persons with disabilities.

The Philippine Health Insurance Corporation (PhilHealth), being the administrator of the National Health Insurance Program as provided for in Republic Act 7875 as amended, spearheads the nation's observance in parallel with its 28th anniversary on February 14. The theme for this year, "*Pinalawak*

at mga Bagong Benepisyo para sa Mamamayang Filipino", amplifies its commitment to continuously expand and to make the benefits even more responsive to the changing medical care needs of the Filipino people.

The observance aims to stimulate public awareness on the issues involving social health insurance and to encourage partners in fulfilling their respective roles to ensure the success of the NHI program, i.e., for Direct Contributors religiously paying their contributions, employers remitting and reporting their contributions on time, health care providers filing claims that are in order, among many others.

This is also an opportune time to inform the public of the essential role that PhilHealth plays in each family's health as well as how social health insurance work to shield Filipinos against costly hospitalization. During the pandemic years alone, PhilHealth has paid a total of 307.70 billion in benefits for over 33.93 million claims filed on behalf of the members and their dependents.

To further raise awareness on the NHI Month, PhilHealth is spearheading low profile but high impact activities such as a press conference to announce new and expanded health care benefits for rollout in 2023 and beyond, and a Social Health Insurance symposium involving internal and external stakeholders to showcase its various feats in the implementation of the NHIP especially during the pandemic years.

The state insurer also enjoins government agencies including local government units, the mass media and the entire citizenry to support the celebration geared towards fulfilling the vision of providing all Filipinos with equitable access to adequate, affordable and acceptable health care services without resulting to economic hardship; now and into the future. ###