

How Protected are PhilHealth Members and Beneficiaries? The 2017 PhilHealth Support Value Survey

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Cooperating Agency: Philippine Council for Health Research and Development & Philippine Health Insurance Corporation

TECHNICAL ABSTRACT

Background: Support Value is the percentage of costs covered by the Philippine Health Insurance Corporation (PhilHealth) through reimbursements during a beneficiary's certain confinement period or his/her utilization of applicable healthcare services. It is an important measurement of PhilHealth's role in promoting a healthy nation by extending of financial protection to its members.

Purpose of Study: To evaluate the ability of the Philippine National Health Insurance Program to sufficiently support health care expenses, both among beneficiaries eligible for No Balance Billing (NBB) schemes (i.e. vetted by poverty reduction programs), and for those who can afford healthcare service charges.

Research Problem: What level of support value is PhilHealth giving to patients' total actual hospitalization cost?

Methods: First is a comprehensive analysis of the 2017 PhilHealth claims database. This included data disaggregation and interpretation of valid claims. Second is an analysis of field data from patients and hospitals. This entailed patient interviews regarding their OOP expenses, and a validation of patient billing records in hospitals. Third is the combination of analysis from the 2017 claims database with patient and hospital data to come up with adjusted support values, or support values that consider OOP expenses of patients, as well as discounts and other financial support given by various entities to alleviate hospital bills. Three support value computations were done: unadjusted, adjusted to include OOP, and adjusted to include OOP but not support from other agencies, whether private or public.

Results: The average in-patient hospitalization costs during patient confinement for paying members is PHP 1,364.55 for OOP and an average hospital bill of PHP 87,026.54, while dependents have an average OOP of PHP 1,917.96 plus an average of PHP 48,896.68 hospital bills. In terms of facility ownership, government facilities have an average hospitalization OOP of PHP 1,735.54 and hospital bill at PHP 50,130.91, while private facilities have an average OOP of PHP 1,546.97 and hospital bills at PHP 89,707.69. In general, NBB patients received an average unadjusted support value of 70.23%. Considering the OOP but without other support, adjusted support value is 55.77%.

The percentage of beneficiaries who availed PhilHealth over the total number of beneficiaries admitted in health facilities is 78.03% for Private facilities, 85.45% for Government facilities, 82.21% for Infirmaries, 81.62% for Level 1 hospitals, 83.88% for Level 2 hospitals, 80.02% for Level 3 hospitals, and highest for MCP facilities at 87.46% for MCP facilities.

Conclusion: Compared to the Alcantara (2017) study, which used the same methodology as the unadjusted support value computation of this study, unadjusted support value increased from 33.8% to 65.89%. However, if we apply the adjusted factors to account for OOP without support from others, then the increase in support value is from 33.8% to 52.99% only (without support from other public or private entities).