

Health Conditions, Health Seeking Behavior, and Access to Insurance among Overseas Filipino Workers

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

TECHNICAL ABSTRACT

This study aims to describe the health conditions, health seeking behavior, and access to and membership in PhilHealth and non-PhilHealth insurance among overseas Filipino workers. Using the social determinants paradigm, this study likewise examined the different sociodemographic, work-related, and personal factors that could influence health-seeking as well as access to insurance. It also investigates the influence of perceived health status, level of knowledge on PhilHealth and attitude toward health and health-seeking on both health-seeking behavior and access to insurance.

The following are the major objectives of the study, namely, to document best practices of government agencies in providing services to OFWs that can also be replicated by PhilHealth, to identify a mechanism to sustain OFWs' PhilHealth membership and to engage them in various strategies to improve their health condition and to encourage them to seek medical care when needed, to explore the various hindering and facilitating factors to access PhilHealth benefits and services among OFWs, and to define areas that will facilitate the coverage of Overseas Filipino Workers and identify effective strategies in engaging them and ensuring they will remain covered by PhilHealth.

Data for this study comes from a cross-sectional survey conducted that involved 3,001 respondents. Data collection was done in March 2017 at the Philippine Overseas Employment Administration. Many of them are working in the Middle East, particularly in Saudi Arabia, United Arab Emirates, Kuwait, and Qatar. Some of the respondents are working in East and South-East Asia, specifically Taiwan, Hong Kong and Singapore. Besides the survey, key informant interviews with personnel from different government agencies were conducted.

Results of the study indicate the respondents had limited knowledge on PhilHealth particularly on membership and premium. However, they seem to have more positive or favorable attitudes toward seeking health care from doctors than toward self-medicating or seeking help from traditional health care providers. They generally perceived themselves to be healthy. Such perception is corroborated with other findings of the study, particularly in relation to hospitalization. Only 10.7 percent reported getting hospitalized over the past two years.

More than half of the respondents claimed that they have visited a doctor over the past two years. Common illnesses among the respondents include symptoms, signs and abnormal clinical and laboratory findings, diseases of the digestive system, diseases of the circulatory system, endocrine, nutritional and metabolic diseases and diseases of the respiratory system.

Sociodemographic characteristics—namely, age, sex, level of education, income, having or not having a partner, and number of children—are significantly associated with health seeking behavior and membership in and access to PhilHealth. Results of the study show that younger respondents tend to self-medicate than their older counterparts.

Sex, level of education, civil status, country of destination, and income were statistically related to PhilHealth membership. To increase PhilHealth membership, information dissemination and membership campaign should also target women, low educated, and unmarried OFWs. Respondents with partner and with children perhaps saw the need to take care of themselves knowing that they have significant others who may be dependent on them.