

How Protected are PhilHealth Members and Beneficiaries?

The 2017 PhilHealth Support Value Survey



Background & Objectives

Support Value (SV) 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. **This study aims to measure the level of support value of PhilHealth in terms of the patient's total hospitalization cost.**

Data Sources

2017 PhilHealth claims database
Field data from patients and hospitals

Methods

Separate and combined analyses of the data information were done. **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.

Key Results & Findings



The increase in support value from 2015 to 2017 is...

35.00% to 52.99%

There is an **inverse relationship** between the hospitalization costs and support values.

Essential In-Patient Pre-, Actual, & Post-Hospitalization OOP Costs



- On average, essential hospitalization OOP expenses are higher among dependent members, government healthcare facilities (HCFs), and in Level 3 hospitals. Essential pre- and post- hospitalization OOP expenses are higher among paying members, government HCFs, and in Level 3 hospitals.

- The biggest chunk of pre-hospitalization OOP expenses is from imaging fees while transportation costs contribute the least. The largest essential post-hospitalization expenditure was more or less equally distributed among professional fees, drugs, medicines, IV fluids, laboratory tests, imaging while the smallest share was from transportation costs.

Adjusted Support Value (including OOP) and Catastrophic Health Expenditures



- If total essential OOP expenses, almost 3.4% of one's personal income has been spent for OOP during pre-, actual, and post-hospitalization.

- However, if the actual hospital bills would be included, this would suggest that annual healthcare expenses (cash outflows) accounts for 32.21% of one's personal income.

- The survey has also revealed the important role of social networks, aside from reimbursements from PhilHealth and other financial support obtained from various sources, for alleviating the burden of healthcare expenditures.

PhilHealth Availment Rates

- In general, availment rate in health facilities was 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%.
- Availment rates was highest in Region XII (SOCCSKSARGEN) at 93.51%.

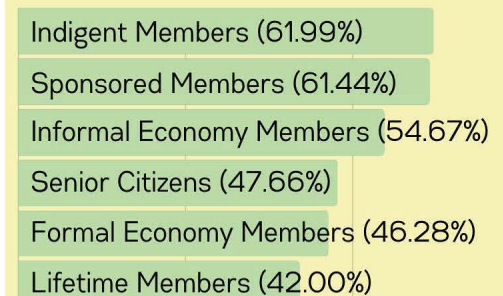
Average Support

Value of PhilHealth*

*Adjusted values are presented.

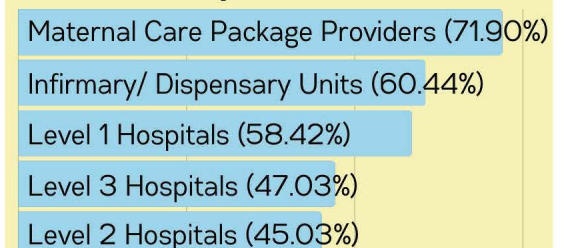
The computed national average SV for 2017 was **65.89%**. Region IX had the highest at **63.74%**.

Based on Membership Category



Lifetime members had the lowest adjusted SV while indigent members have the highest SV. The SVs enjoyed by the Sponsored, Indigent, and Informal Economy members were still above the national average.

Based on Facility Classification



All members in government facilities (except MCP Provider) had a higher support value compared to members hospitalized in private facilities.

Recommendations



Raise awareness and improve communication on the PhilHealth reimbursement benefits



Improve monitoring systems and review compliance of hospitals to PhilHealth procedures



Minimize errors in the database encoding through capacity building for encoding, understanding, relaying claims, and research



Implement further research to theoretically discuss the nature, application, and implementation of support values for national healthcare coverage