

PROTECTION AGAINST FINANCIAL CATASTROPHE: EVALUATION OF Z BENEFIT PACKAGES IN PROVIDING FINANCIAL RISK PROTECTION AND IMPROVING CLINICAL OUTCOMES

FOUNDATION FOR THE ADVANCEMENT OF CLINICAL EPIDEMIOLOGY



In 2012, PhilHealth introduced Z Benefits in order to cover for catastrophic illnesses. The current direction of PhilHealth to expand the Z Benefit Package by covering other catastrophic conditions, enhancing existing Z Benefit Packages, and increasing access by contracting capable private health care institutions. The current design of the Z Benefit Package however has yet to be evaluated.

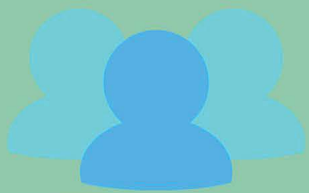
OBJECTIVES



To evaluate the impact of the Z Benefits in providing financial risk protection and improving health outcomes among patients enrolled in the program.

1. Measure out-of-pocket expenditures of Z Benefit patients
2. Evaluate impact of the benefit package in improving financial risk protection
3. Evaluate impact of the Z Benefits in improving quality of life and patient survival/clinical health outcomes

METHODS



1

Patients who are **previous beneficiaries of the Z Benefit Package** who received the first Z Benefit covered surgery or treatment from January 1, 2013 to June 30, 2016.

2

Matching patients (in terms of age group, sex, disease, and health facility) **not covered by the package.**



15 Z-Benefit Contracted Hospitals



Patients were asked about:

Cost of Illness
Quality of Life



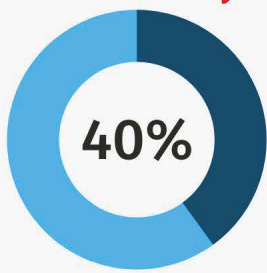
In-depth qualitative interviews on:

Impact of the illness
Impact of Z-package

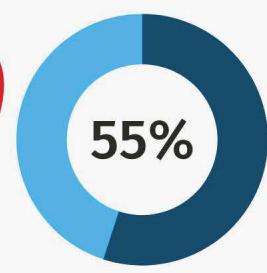
Data was analyzed to assess occurrence of expenditure exceeding financial catastrophe (FC) which is 40% of their capacity to pay (20% of total annual income).

FINDINGS

PHP 248,000.00 Median overall expense of a Z Benefit package



of Z Benefit patients experienced FC considering the entire illness duration



Controls

Z Benefit package conferred protection against FC especially up to the first year of coverage but none after that period.



Among Z Benefit recipient

Lowest rate of FC

25%

VSD

Highest rate of FC

77.5%

KIDNEY TRANSPLANT

If all expenses were considered from the time of diagnosis to the time of interview.

Significantly lower during the 1st year

FC for VSD and TOF Z Benefit respondents in comparison to control group

Significantly lower from diagnosis to right admission

FC for CABG Z Benefit respondents in comparison to control group

Protection against FC might be present for other diseases but our sample was too small to detect the lower degree of protection.

No Significant Difference

Health-related quality of life

The **timing of the survey** could have affected the results and masked any impact of the Z-package on quality of life.



Qualitative data suggested that the Z-package did have **positive impact** with majority of recipients feeling grateful for the financial aid Z Benefit Package had offered and a few reported an improved sense of security.

CONCLUSION



- Z Benefit Package is associated with significantly lower out of pocket costs and higher support value.
- In terms of FC protection, Z Benefits package conferred statistically more protection from the point of diagnosis to just before admission and for the first year of coverage by the package.
- In terms of quality of life, there was no significant difference found using various quality of life measures between Z Benefit recipients and controls.

RECOMMENDATIONS



- Expansion of Z Benefit Package to cover more diseases and to improve coverage during critical periods of the illness in existing packages
- Inclusion of quality of life measures be part of the monitoring surveys of Z-Benefit package patients
- Intensification of efforts of information dissemination to patients and healthcare providers