

Assessment of the PhilHealth Accounts Management Strategy (PAMS)

What is PAMS?



The PhilHealth Accounts Management Strategy (PAMS) was a strategy implemented by PhilHealth to enhance the collection efficiency of PHIC and ensure benefits provision. **This study assessed the effectiveness of the PAMS in improving collection efficiency and in maintaining employers' awareness of its programs and policies.**

How was it assessed?



The study employed a mixed-methods approach. A retrospective, longitudinal records abstraction was conducted. A cross-sectional survey and test questions were administered. Key informant interviews and focus group discussions were also done.

How did PAMS affect PhilHealth's collection efficiency?







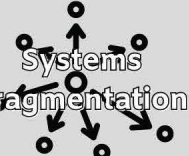
A significant increase in the registration/reporting and remittance means between the pre- and during PAMS periods was observed. **The findings support the contention that PAMS improved collection efficiency.**

How is the knowledge of the PhilHealth Employer Engagement Representatives (PEERs)?



The PEERs' overall knowledge score was significantly lower than the adopted passing standard, 70%. PEERs performed better on PAMS-related issues but failed on membership and benefits issues. There is also a positive correlation between firm size and test scores. The enlistment of PEERs was crucial to the company and PhilHealth for ensuring compliance with mandatory PhilHealth obligations. PhilHealth staff and employers claimed that the engagement of PEERs benefited both parties.

What are the strengths and weaknesses of PAMS?

Component	Strengths	Weaknesses
 Policy	<ul style="list-style-type: none"> Has a defined operational framework, an organizational structure with defined roles, human resource capacitation, and a web-based remittance and reporting system Operationalization adjustments based on actual field conditions 	<ul style="list-style-type: none"> Lacking operational policies that are confusing at the field level Delays due to continuously demanded operational adjustments Absence of a Manual of Operations PAMS-related policy issuances indicated improvisation rather than strategic, comprehensive, and judicious policies
 Organization	<ul style="list-style-type: none"> Established relationships with the private firms through the PAIMs and PEERs 	<ul style="list-style-type: none"> Lack of a uniform organizational structure Inadequacy of human resources Absence of a structured capacity-building initiative Deviation between the PAIMs' claimed and calculated accounts loads in most participating regions
 Systems	<ul style="list-style-type: none"> Significant improvement in the processing of remittances and reports due to EPRS To the individual members, PAMS allowed the automatic availment of benefits 	<ul style="list-style-type: none"> Underdeveloped and not readily compatible with the Corporation's other existing systems PAIMs' difficulty to access relevant information negatively impacts their efficiency and productivity Stability and reliability issues of EPRS Uneven transactions distribution causing inefficient utilization of the computing environment Persistently slow to absent Internet connectivity at the local levels Major system delays or compliance hindrances during membership updating
 Implementation Approach	<ul style="list-style-type: none"> The tiered approach to account management was introduced to increase collection, meant to move in a progressive fashion 	<ul style="list-style-type: none"> This account management approach was not well understood at the field level. The accreditation is perceived to have evolved into an income-generating activity There was no M&E system in place; only the PAIMs' accomplishment reports and regular visits from the Central Office served as the monitoring tool.
 Systems Fragmentation	<ul style="list-style-type: none"> An overarching strategy affecting almost all PHIC outcomes from collections to benefits 	<ul style="list-style-type: none"> The efficiency, synchrony, and integration systems need enhancement Firm compliance delays due to membership updating An imbalance between PCARES (benefits strategies) and the PAMS (collections strategy)

What are the recommended policy and program actions?

- Development of an annual implementation logical framework with specific objectives and the corresponding outcome**
- Development of a Manual of Operation covering entire operationalization**
- Development and execution of a structured training program for PAIMs and PEERs**
- Full implementation of the tiered approach to account management without further delay**
- Inclusion of all other PhilHealth sectors in the implementation of PAMS/EPRS**
- Improvement in the stability and reliability of the computing environment**
- Assignment of varied payment deadlines to each of the employers**
- Utilization of mobile technology application to address connectivity issue or GIDA-situated firms**
- With expanded sectoral coverage of the EPRS and the persistent connectivity issue, GIDA-situated firms should utilize LGU-ACAs**