

2015 PhilHealth Support Value Survey

Background & Objectives

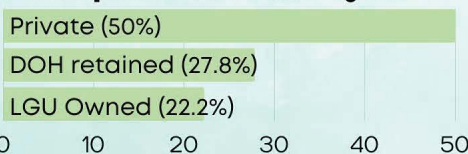
Financing health is one of the major challenges in accessing quality health services among Filipinos. As one of the efforts to increase financial protection, PhilHealth implemented the case benefit payment and no balance billing policy thereby increasing the support value of NHIP share over total hospital cost. However, the out-of-pocket expenditure of households remains to be the main contributor to the country's continuously rising total health expenditure. **The main objective of the study is to determine the level of support value of PhilHealth In-patient Benefits against the patients' total actual hospitalization cost.**

Methods

A PHIC Support Value Study was conducted from September 2016 to February 2017 utilizing a descriptive cross-sectional design with the primary collection method of records abstraction.

General Description

54 hospitals were surveyed.



1044 patient records were examined.

50.6% from government hospitals
49.4% from private hospitals

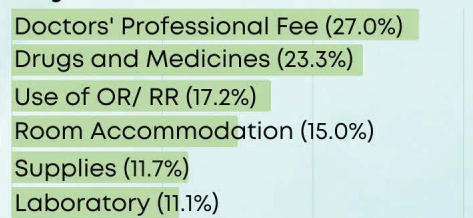
Average Age of Confinement 37 years old (Newborn to 96 years old)
Most respondents were females (58.8%).
There were more PhilHealth member patients (56.2%) than dependents (43.8%).

Hospital Expenses

Mean Hospital Expenses

₱ 44,228.50

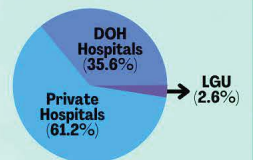
Major Sources



The average cost of confinement was higher in DOH retained hospitals than in an LGU or a private hospital.

Discounts and Deductions other than PhilHealth

47.6% availed of various discounts and deductions.



Credit adjustment (35.21%) was the most common type of discount/deduction followed by senior citizen discount (28.37%), HMO (14.08%) and doctors' fee discount (11.07%).

The average cost of discounts/deductions is ₱ 25,086.77.

DOH retained hospitals provided the biggest amount of discount/deduction on average followed by private hospitals.

PhilHealth Benefit Payments

PhilHealth's Average Benefit Payment is ₱ 14,925.51.

Case Rate 1: ₱ 14,874.54
Case Rate 2: ₱ 2,090.40

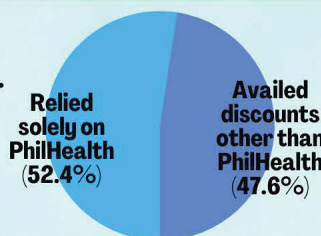
Average Health Care Cost Payment ₱ 9,432.67

Average Benefit Payment for Professional Fees ₱ 5,769.03

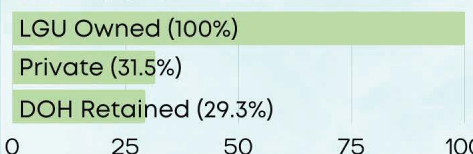
Average PhilHealth benefit payments was highest for DOH retained hospitals (Php 16,619.83) compared to private hospitals (Php 14,312.73) and LGU owned hospitals (Php 13,106.16).

PhilHealth Support Value

The support value is... **33.8%**



In terms of hospital ownership, the support value is...



Payments and No Balance Billing

NBB in private hospitals was largely from discounts/deductions from HMO, PCSO, or social welfare that when added up to PhilHealth payment was equal to total hospital expenses. In contrast, NBB in government hospitals was a result of PhilHealth benefit payment being equal to or more than the total hospital expenses.

- The average amount to be paid in private hospitals was higher compared to DOH retained and LGU owned hospitals.
- In terms of the level of care, the average amount to be paid by a patient was highest in Level 2 DOH retained hospital followed by Level 3 and Level 2 private hospitals.
- The average amount of excess payment was higher in government hospitals, specifically in DOH retained hospitals, than private hospitals.

Conclusion

The computed support value is not a true reflection of PhilHealth contribution as the study did not factor in OOP expenses incurred by patients during confinement. The actual value may be lower when all factors that contribute to a patient's cost of hospitalization are taken into consideration.

Recommendations

- Design and implement a more adequate and uniform records management system
- Implement studies identifying the most appropriate measure of support value, including the costing for multiple medical conditions and procedures
- Commission studies assessing the hospitalization costs in LGUs
- Strengthen PhilHealth's monitoring capacity in collaboration with DOH
- Include the costs of procedures and/or medications and supplies necessary for patient treatment in the claims to be filed by the hospital with PhilHealth
- Be purposive in determining the target support value and work toward this end