

GROUP 5

Factors that Influence the Active Membership of the Informal Sector in the National Health Insurance Program

Authors: Buddy C. De Jesus, Zandro B. Etic, Rowena V. Nimuan, Eric T. Pauig & Verly O. Saya-ang



SUMMARY *(Why is this important?)*

Sustaining active membership among the informal sector has been a challenge to PhilHealth's mandate to provide comprehensive social health insurance for all Filipinos. The registered informal sector comprise 36% of all PhilHealth members, however, records show that only 11% of them are total beneficiaries. This reflects difficulties in sustaining active membership in this sector, which ultimately affects the health insurance scheme both on the ends of the Corporation and the people.

A study conducted by PhilHealth Regional Offices II, XII, CARAGA explored the factors which influence active membership of the informal sector in the National Health Insurance Program.



THE PROBLEM *(What should be addressed?)*

Members in the informal sector face challenges which affect their active membership in PhilHealth. Findings suggest that timely payment of premium has the most significant association in sustaining membership. Moreover, the actualization of marketing strategies stipulated in the Social Marketing Communication Plan for the informal sector is not enough to persuade them to sustain their membership to actively participate in the NHI program.



POLICY RECOMMENDATIONS *(What are the solutions?)*

The study recommends that PhilHealth explore strategies and mechanisms to influence behavior targeted towards the timeliness of paying a member's premium. Specifically, it is suggested to:

- Revisit mechanisms of issuing Individual Policy Contract for members under the informal sector to encourage a sense of ownership among them, which will ultimately guarantee financial risk protection mechanism;
- Intensify the Social Marketing and Communication Plan (SMCP) for informal sector members, centered on the big idea of security and protection.
- Expand the benefits of the informal sector such as No Balance Billing (NBB) and Expanded Primary Care Benefit (ePCB)