

# Senior citizens can count on their health insurance benefits all the time, PhilHealth assures

**T**he Philippine Health Insurance Corporation (PhilHealth) has assured the country's elderly citizens of its continuing commitment to their health and well-being by ensuring adequate financial protection when availing of inpatient care and primary care benefits in accredited facilities nationwide.

The assurance was made as the country wraps up its observance for the Filipino elderly this October, which kicked off with activities that include the signing of a partnership agreement with the National Commission of Senior Citizens (NCSC) on the sharing of information and statistical data on membership and health status of senior citizens in the country.

The said agreement aims to help the two agencies maintain an accurate database system in aid of expanding benefit packages and improving services for senior citizens, and in minimizing if not totally eradicating fraud brought about by inaccurate member records.

As of June 2022, PhilHealth has registered some 13.8 million elderly members and their dependents under its Lifetime Program and Senior Citizens Program, representing 14 percent of the program's total registered beneficiaries nationwide. Lifetime members include retirees and pensioners who have reached the age of retirement and have paid at least 120 months of contributions to the program. Meanwhile, Senior Citizen members are those who do not belong to any of the membership categories and whose contributions are paid for by the National Government pursuant to Republic Act 10645.

Elderly members can immediately avail of benefits for inpatient care and select outpatient procedures, Z Benefit Packages, and other benefit packages being developed by PhilHealth. For the first half of 2022, a total of P19.1 billion have already been paid by the state insurer for benefit claims of elderly patients under the Lifetime and Senior Citizens Program.

Senior members are also a priority to the Agency's expanded primary care benefit package dubbed as Konsulta or Konsultasyong Sulit at Tama Package which can be availed of from accredited Konsulta providers of their choice.

The Konsulta Package aims to help members prevent or detect diseases early on. The accredited Konsulta providers shall act as the initial and continuing contact for the patients in the healthcare delivery system. The package includes targeted health risk screening and assessment; initial and follow up consultations; and laboratory tests and medicines, the availing of which will be subject to the recommendation of their primary care provider.

Laboratory and diagnostic tests include complete blood count with platelet count, urinalysis, fecalysis, sputum microscopy, fecal occult blood, Pap smear, lipid profile, fasting blood sugar, oral glucose tolerance test, electrocardiogram, creatinine and HbA1c. Meanwhile, medicines that will be made available include anti-microbial, anti-asthma, antipyretics, anti-dyslipidemia, anti-diabetic, and anti-hypertensive medicines, including fluids and electrolytes, anti-thrombotic, and anti-histamines. ###