



ASSOCIATION OF GOVERNMENT ACCOUNTANTS
OF THE PHILIPPINES



AGAP ANNUAL CONVENTION 2024

October 9-12, 2024
IEC Convention Center, Cebu City

*Theme: Improving Financial Inclusivity and
Securing Future-Proof Public Finance*

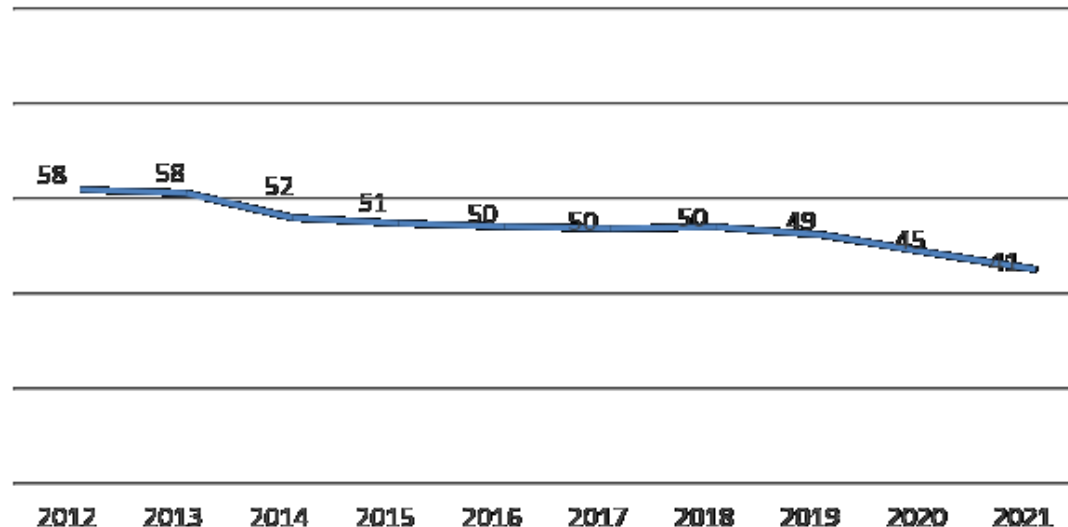


Presented by:

Dr. Renato "RENET" L. Limsiaco, Jr., CPA, BCLTE, MPA, CrFA, CESE
Senior Vice President (SVP), Fund Management Sector (FMS)
CP#09173065138/rllimsiacojr@yahoo.com



OOPs as % of CHE in the Philippines



ASEAN (2019)

- Myanmar – 76
- Cambodia – 64
- Philippines – 49
- Viet Nam – 45
- Lao PDR – 42
- Malaysia – 36
- Indonesia – 35
- Singapore – 28
- Thailand – 9
- Brunei Darussalam – 6

Source: WHO GHED 2019

SHI as % of CHE

| Financing Agent | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|---------------------------------------|------|------|------|------|------|------|------|------|------|------|
| Social Health Insurance Agency (PHIC) | 16.8 | 19.4 | 18.4 | 17.2 | 16.6 | 17.4 | 14.7 | 13 | 13.6 | 10.2 |

Rationale

PhilHealth's disbursements on primary care for the past six (6) years recorded an average of **0.002%** of the total Corporation's disbursements.¹

Table 9. Comparison of Amount of PhilHealth Payments for Inpatient versus Outpatient

| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|------------|------------|------------|------------|------------|------------|
| All claims (₱ millions) | 93,128 | 102,042 | 104,194 | 106,073 | 110,869 | 84,210 |
| Inpatient | 91% | 92% | 91% | 91% | 90% | 86% |
| Infirmaries | 5% | 5% | 4% | 4% | 4% | 3% |
| Hospitals - Level 1 | 29% | 29% | 28% | 28% | 28% | 25% |
| Hospitals - Level 2 | 26% | 27% | 27% | 28% | 27% | 29% |
| Hospitals - Level 3 | 31% | 31% | 32% | 32% | 31% | 29% |
| Outpatient | 9% | 8% | 8% | 8% | 8% | 10% |
| Primary Health Care | 0.001% | 0.001% | 0.003% | 0.007% | 0.001% | 0% |
| MCP and FP | 3% | 3% | 3% | 3% | 3% | 4% |
| HIV/AIDS, TB, Malaria, Animal Bite, Drug Abuse | 0% | 0% | 0% | 0% | 0% | 0% |
| Dialysis - free standing | 3% | 3% | 4% | 5% | 5% | 8% |
| Ambulatory Surgery | 2% | 1% | 1% | 1% | 2% | 1% |
| Diagnostics | | | | | | 0.3% |
| COVID-19 Community Isolation | | | | | | 0.3% |

MCP and FP - Maternal Care Package and Family Planning; HIV - Human immunodeficiency virus/ Acquired immunodeficiency syndrome; TB - Tuberculosis.

1. Uy, Jhanna et al. The Financial health of Select Philippine Hospitals and the Role of Philippine Health Insurance Corporation as the National Strategic Purchaser of Health Services, PIDS Discussion Paper Series No. 2021-036, Quezon City, Philippines

RA No. 11223 - Universal Health Care Act



The UHC Act seeks to “ensure that all Filipinos are **guaranteed equitable access to quality and affordable health care goods and services and protected against financial risk.**”

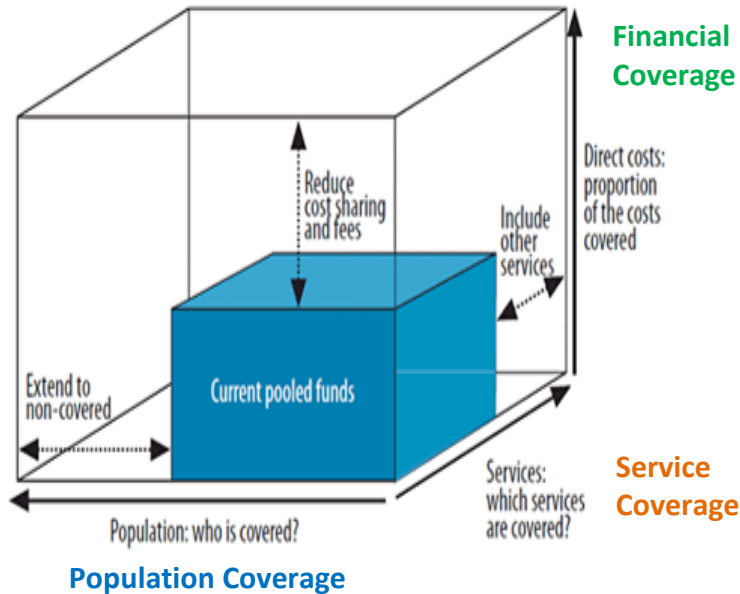
(Section 3(b) – RA 11223)

Universal Health Care Act

RA No.11223

UHC's Mandate

WHO's UHC Cube Framework



Population Coverage – automatic inclusion of every Filipino citizen into the National Health Insurance Program



Service Coverage – immediate eligibility & access to population-based and individual-based health services



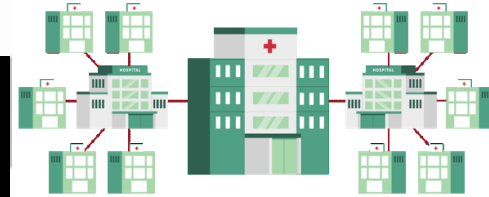
Financial Coverage – reduce out-of-pocket expenditure for health

What is UHC for the Filipino people?

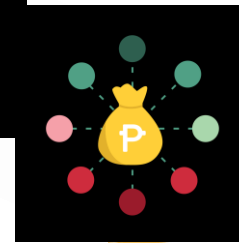


Everyone is assigned to a Primary Care Provider

Everyone is automatically a **MEMBER**, with immediate eligibility



Establishment of health care provider networks for easy navigation



Healthcare spending is predictable.

PhilHealth Mandate



- ✓ To serve as the means for the healthy to help pay for the care of the sick and for those who can afford medical care to subsidize those who cannot.

- ✓ To provide health insurance coverage and ensure affordable, acceptable, available and accessible health care services to all citizens of the Philippines





PhilHealth Benefit for Primary Care

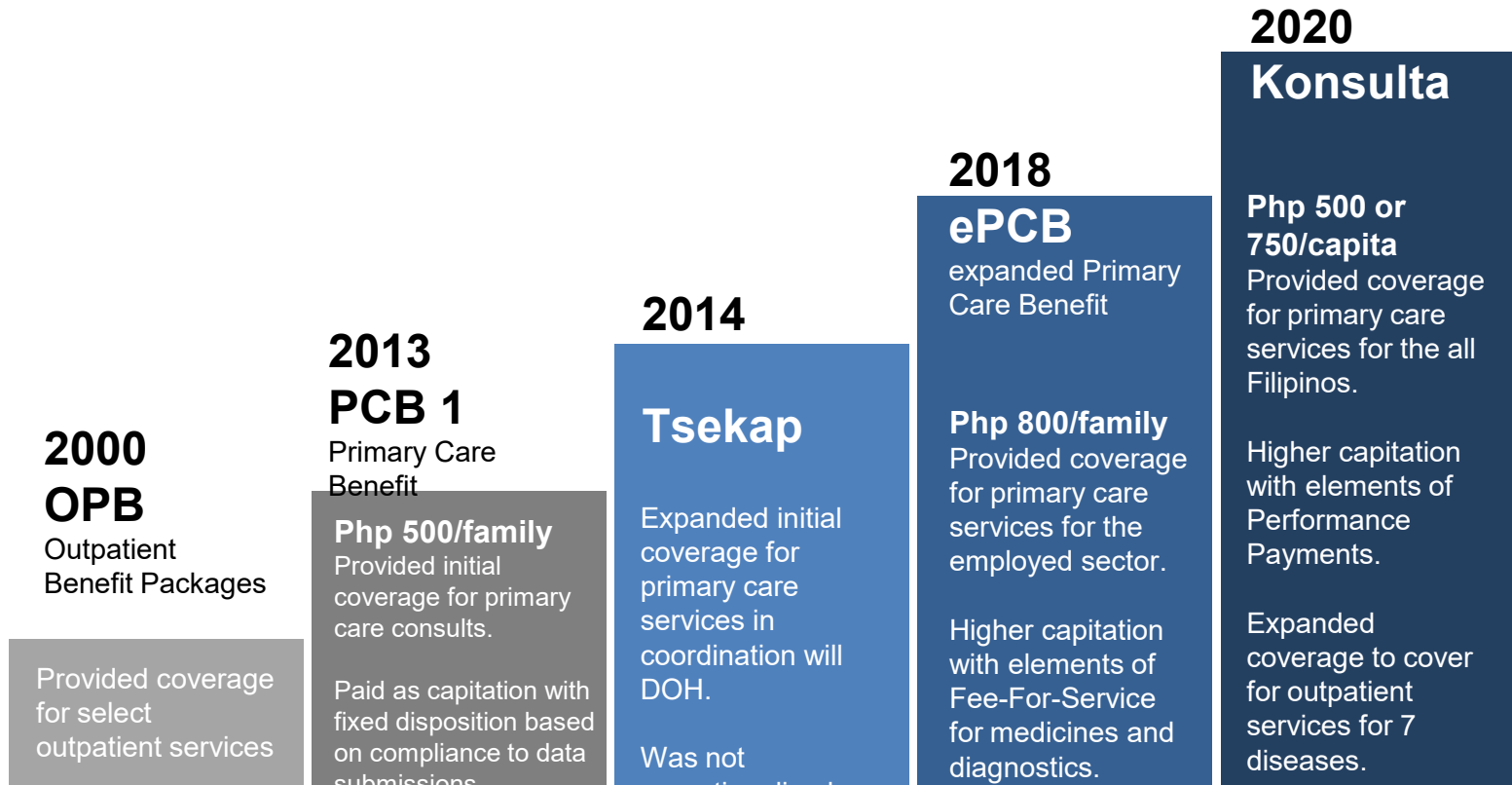


Primary care

- initial-contact, accessible, continuous, comprehensive and coordinated care
- accessible at the time of need
- includes a range of services for all presenting conditions -
- able to coordinate referrals to other health care providers in the health care delivery system, when necessary



Background





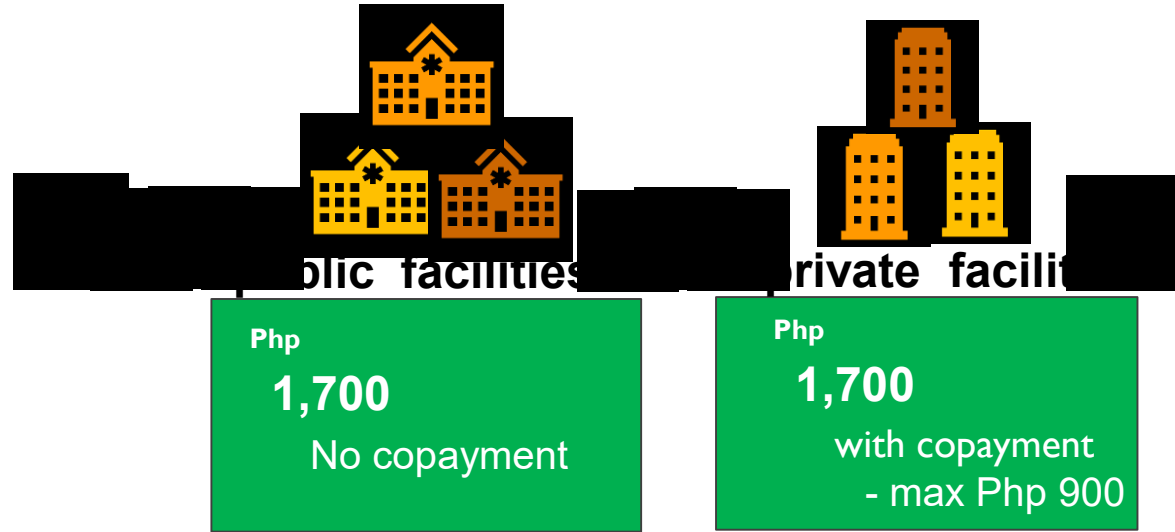
primary care benefit package of PhilHealth

- Paid per capita
- Covers a defined set of primary care health services based on their life-stage, health risks, and needs
- Covers individual-based health services including initial and follow-up primary care consultations, health screening and assessment, and access to selected diagnostic services, and medicines



Maximum of Php 1700 per capita for primary care services

max
Php
1,700



Ano-ano ang mga serbisyon maaaring ma-avail mula sa PhilHealth Konsulta package?



Libreng **konsultasyon** mula sa
primary care physician



Health risk **screening at assessment**



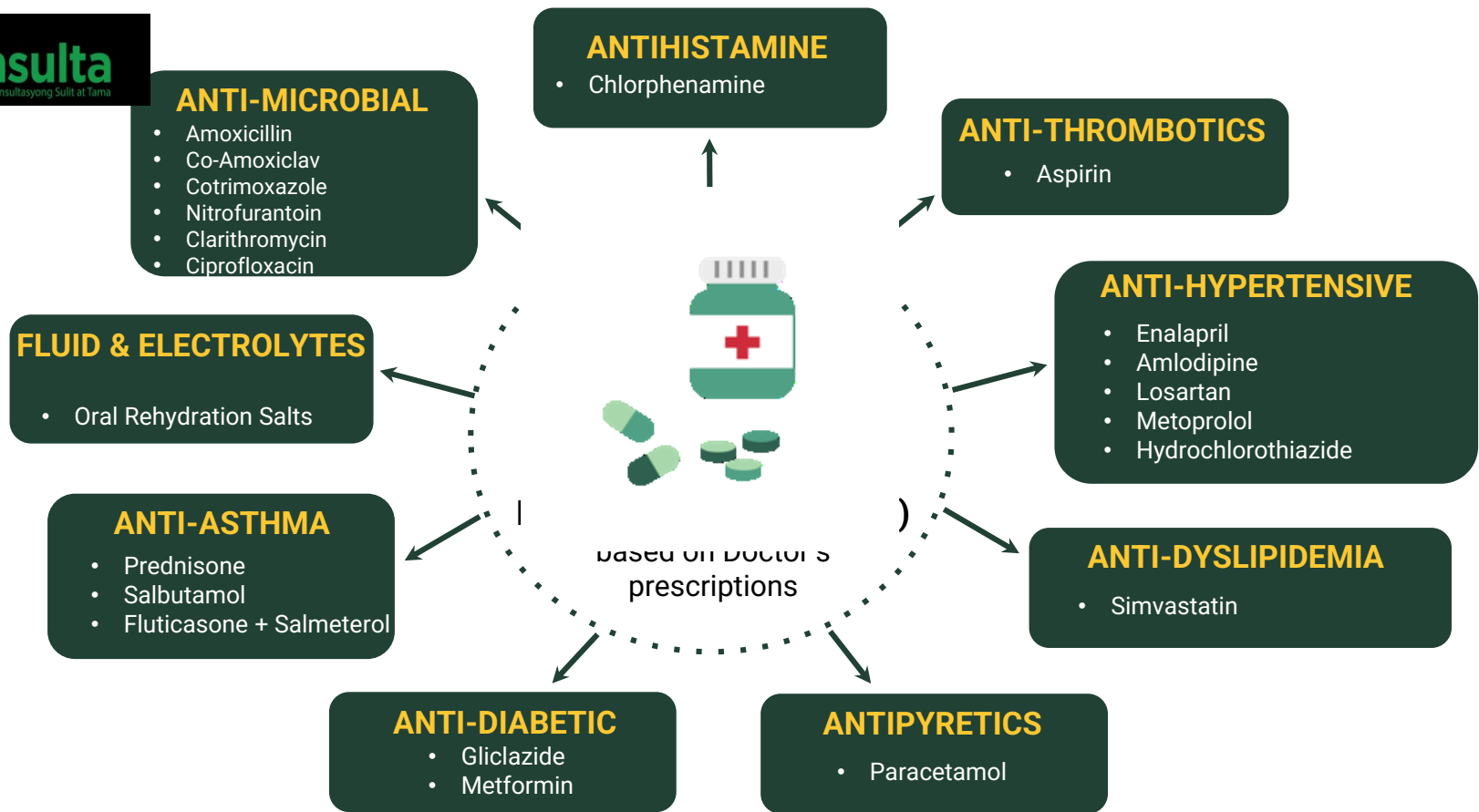
Mga piling **laboratory at diagnostic tests** (tulad ng CBC blood test, urinalysis, at chest X-ray)



Mga piling **gamot** ayon sa health risks, edad, at pangangailangan ng pasyente (tulad ng maintenance kontra altapresyon at diabetes)

LABORATORY TESTS (13)

- CBC with platelet count
- Lipid Profile (Total Cholesterol, HDL and LDL Cholesterol, Triglycerides)
- Fasting Blood Sugar (FBS)
- Oral Glucose Tolerance Test
- HbA1c
- Creatinine
- Chest X-Ray
- Ultrasound (pelvic, liver, breast)
- Mammogram
- Sputum Microscopy
- ECG
- Urinalysis
- Pap smear/VIA
- Fecalalysis
- Fecal Occult Blood





Covers consultations, diagnostics and medicines for primary care

HEALTH SERVICES

Health Risk Screening (TB, HIV, etc.)

Consultations with a Primary Care Provider

- Wellness Consultations (Maternal & Child, Prenatal, etc.)
- Sick Consultations (TB, Malaria, etc.)
- Counselling (FP, health and lifestyle, smoking cessation, alcohol, mental health, etc.)

15 DIAGNOSTICS

- CBC w/ platelet count
- Urinalysis
- Fecalysis
- Sputum Microscopy
- Fecal Occult Blood (FOBT)
- Pap smear / VIA
- Lipid profile (Total Cholesterol, HDL and LDL Cholesterol, Triglycerides)
- FBS
- Oral Glucose Tolerance Test (OGTT)
- ECG
- Chest X-Ray
- HbA1C
- **Ultrasound - upper abdomen, breast, pelvic**
- **Mammogram**

21 MEDICINES

- Amoxicillin
- Co-Amoxiclav
- Nitrofurantoin
- Cotrimoxazole
- Ciprofloxacin
- Clarithromycin
- Oral Rehydration Salts
- Prednisone
- Salbutamol
- Fluticasone + Salmeterol
- Paracetamol
- Simvastatin
- Gliclazide
- Metformin
- Enalapril
- Metoprolol
- Amlodipine
- Hydrochlorothiazide
- Losartan
- Aspirin
- Chlorphenamine maleate



Paid in two tranches – 1st tranche : initial capitation, then 2nd tranche : performance-based payment

Initial Capitation

40%
Php 680.00

Second Capitation (Performance Payment)

60%
Php 1020.00

Tranche 1

- Paid based on **FPE per catchment population**

FPE per catchment population

Defined as the number of patients with first patient encounter (FPE) registered to a Konsulta Facility.

Initial Capitation = No. of patients with FPE x Php 1,700.00 x 40%

Tranche 2

- Payments will be based on compliance to **existing performance metrics**.
- Payment will be adjusted to be reconciled the first quarter following the applicable year.

Second Capitation = Facility Performance x Php 1,700.00 x 60%

To avail of Benefit



Magparehistro at Magpakonsulta!

01

Registration



Self-registration or
Assisted
thru PhilHealth,
LGUs and other
authorized third-
party

02

First patient encounter



Obtain health
data/profile and assess
risks

PhilHealth pays 40% of
the payment rates for
every first patient
encounter

03.a

Follow-up consults



Subsequent consults/
episodes of care

03.b

Laboratory



Performed as
necessary based on
life stage/health risks

03.c

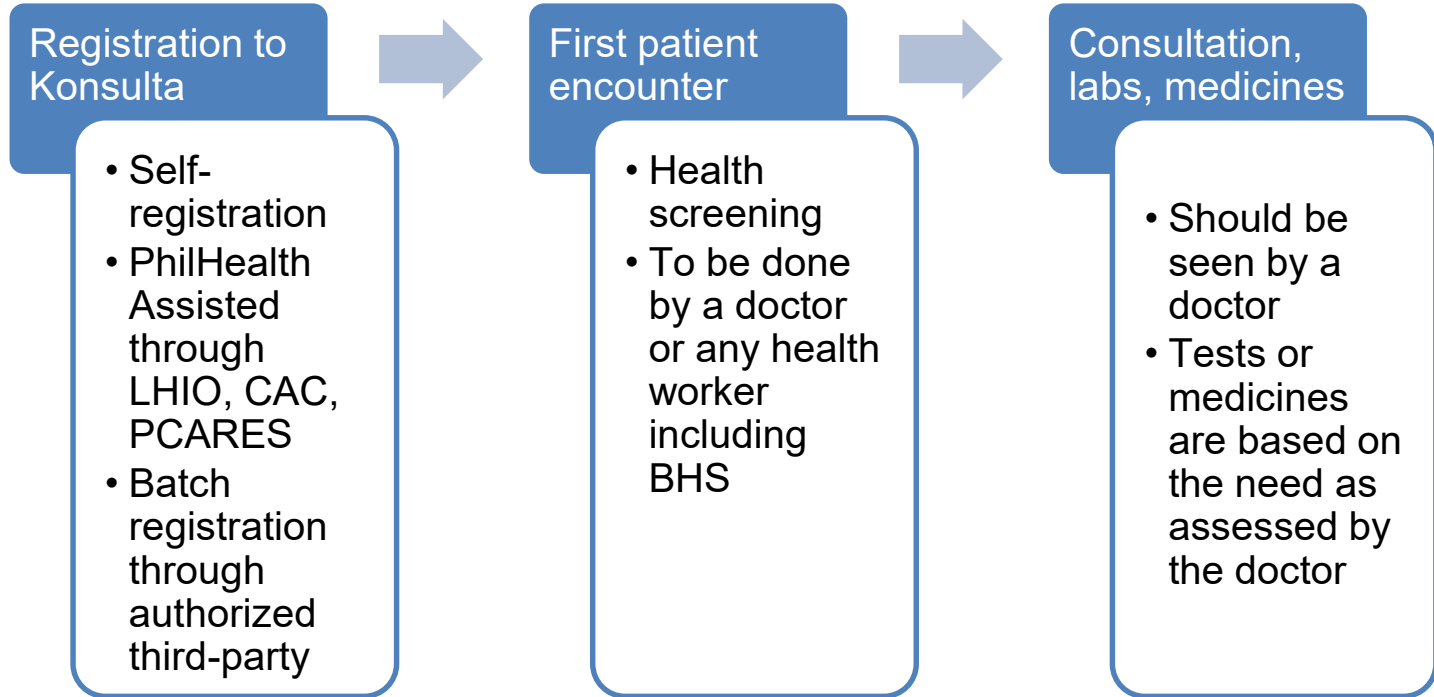
Medications



Based on the
diagnosis, as
prescribed by MD

PhilHealth pays 60% of the payment rates
based on the achieved targets

PhilHealth Konsulta Availment process



PhilHealth Konsulta Package Providers



PhilHealth

<https://www.philhealth.gov.ph> › partners › accredited PDF :

[List of Accredited Konsulta Package Providers for CY 2024](#)

Jan 1, 2024 — **List of Accredited Konsulta Package Providers** for CY 2024 Updated as of January 31, 2024. NAME OF HEALTH FACILITY. TEL_NO. EMAIL. STREET.
82 pages



Konsulta Performance

KONSULTA DASHBOARD

AREA: All

YEAR: All

Last Refresh Date: 8/31/2024

REGISTRATION 2024

24.67M

vs Target: +21.78% | 4.41M

Last Year: +11.16% | 2.48M

FIRST PX ENCOUNTER 2021-2024

14.44M

vs Target: +31.20% | 842.38K

SAP GENERATED 2021-2024

₱1.89bn

Latest Gen Date: 8/22/2024

SAP PAID 2021-2024

₱1.65bn

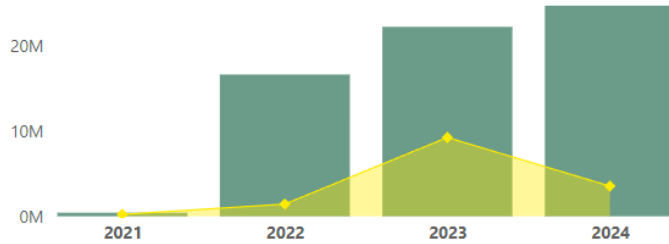
Latest Check Date: 8/30/2024

UNPAID SAP 2021-2024

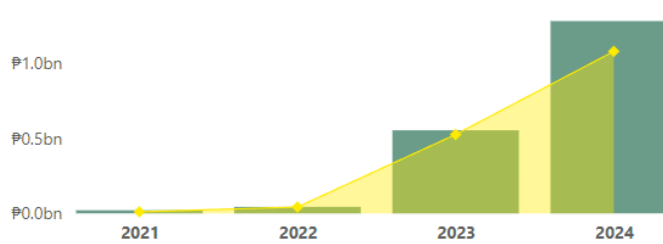
240.68M

% Unpaid: 12.70%

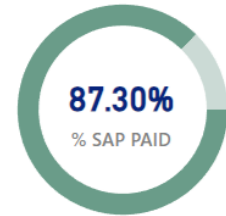
REGISTRATION AND FPE BY EFF YEAR



SAP GENERATED AND SAP PAID BY EFF YEAR

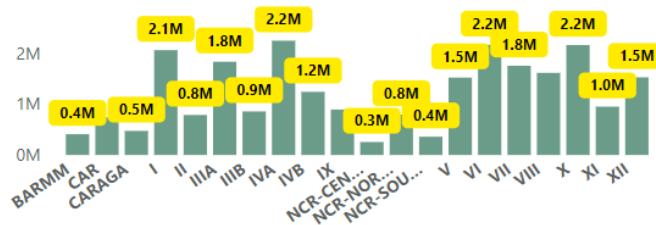


SAP % DISTRIBUTION



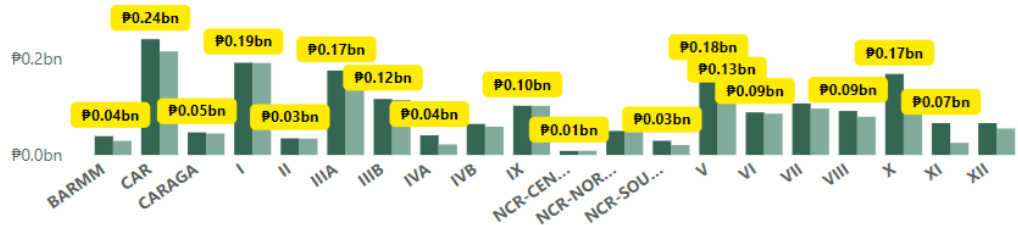
REGISTRATION BY PRO

FOR EFF YEAR 2024



SAP GENERATED AND PAID BY PRO

FOR EFF YEAR 2021-2024



****Important Notes:** All **CANCELLED SAPs** are excluded from this report.
FPE count only includes **FPE with SAP GENERATED.**



Benefit Package Enhancements

Benefit Delivery: 2023

| Benefit Package | Old Rate (PhP) | New Rate (PhP) | Increase |
|---|---|---|----------------------------|
| High-Risk Pneumonia | 32,000 | 90,100 | 182% |
| Acute Stroke, Ischemic | 28,000 | 76,000 | 171% |
| Acute Stroke, Hemorrhagic | 38,000 | 80,000 | 111% |
| Hemodialysis Benefit Package | 374,400 (144 sessions /year @ 2,600/session) | 405,600 (156 sessions /year @ 2,600/session) | 8% (12 sessions) |
| Z Benefit Package for Orthopedic Implants | 42,660 to 169,400 | 100,000 to 260,000 | As high as 134% |

1. Guiding Principles: Rationalized Inpatient Case Rates
2. Pneumonia (*Enhancement*)
3. Acute Stroke (*Enhancement*)
4. 156 Hemodialysis Sessions
(*Expanded HD benefits to 156 sessions*)
5. Z Benefit Packages
(*Colon and Rectal Cancers; and Selected Orthopedic Implants*)
6. Outpatient Mental Health Package
7. Konsulta with SDGs
(*Tuberculosis, Outpatient HIV/AIDS package, Malaria, and Animal Bite*)
8. PhilHealth GAMOT
(*“Guaranteed Accessible Medications for Outpatient Treatment”*)
 - Increased the 21 outpatient drugs to 53 drugs and medicines covered by the program
 - Worth Php9,000 per individual

Benefit Delivery: 2024



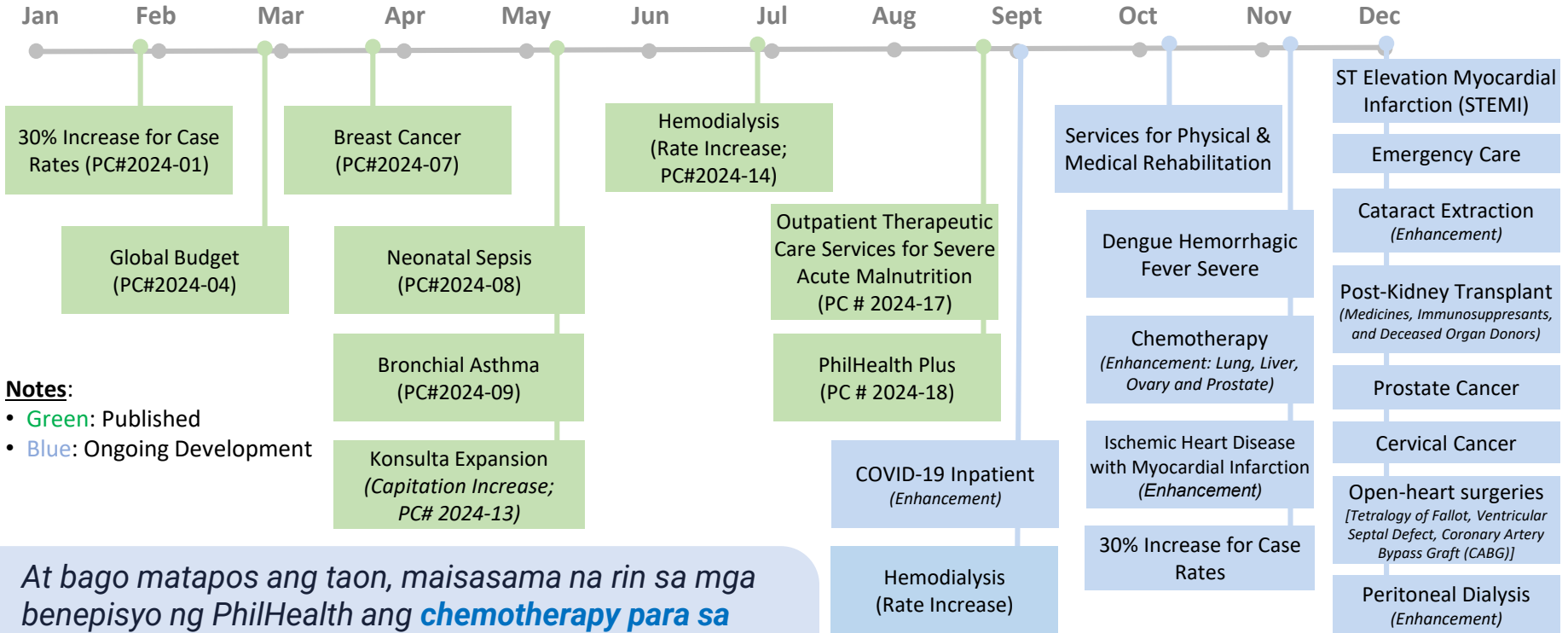
| Benefit Package | Old Rate (PhP) | New Rate (PhP) | Increase |
|---|----------------|---|--|
| 30% Inflation Adjustment of Case Rates | N/A | N/A | 30% |
| Global Budget | N/A | N/A | N/A |
| Z Benefit Package for Breast Cancer | 100,000 | 1,400,000 | 1,300% |
| Neonatal Sepsis | 11,700 | 25,793 | 120% |
| Bronchial Asthma | 9,000 | 22,488 | 150% |
| Konsulta Expansion <i>(Increase in Capitation)</i> | 750 | 1,700 | 127% |
| Hemodialysis Benefit Package <i>(expanded coverage per treatment session)</i> | 2,600 | 4,000 <i>(PhilHealth Board recently approved to 6,350)</i> | 54% <i>(4000 to 6,350: 59% increase)</i> |

30%
Increase in Case Rates

(PhilHealth Circular No.2024-0001)



Benefit Delivery: 2024



Notes:

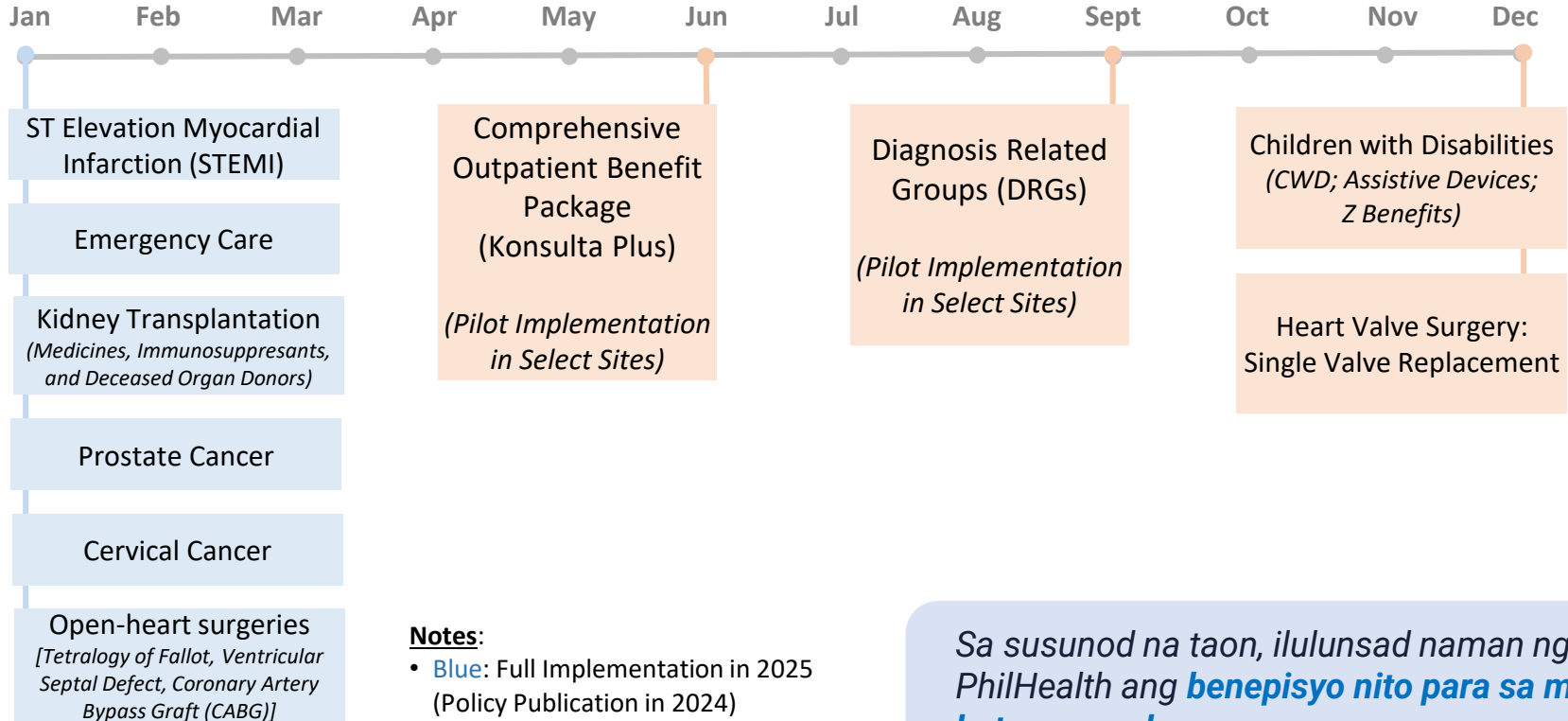
- **Green:** Published
- **Blue:** Ongoing Development

At bago matapos ang taon, maisasama na rin sa mga benepisyo ng PhilHealth ang **chemotherapy para sa cancer sa baga, atay, ovary, at prostate.**

- PBBM's 2024 SONA



Benefit Delivery: 2025



Notes:

- **Blue:** Full Implementation in 2025 (Policy Publication in 2024)
- **Orange:** For publication in 2025

Sa susunod na taon, ilulunsad naman ng PhilHealth ang **benepisyo nito para sa mga batang may kapansanan.**

- PBBM's 2024 SONA

Additional Improvements

| Benefit Enhancements | Remarks |
|--|----------------------------|
| Single Period of Confinement | Board Approved |
| Another Round of ACR Increase | November |
| Premium Rate Reduction | UHC Amendment |
| Health Information Technology Provider (Service Provider) | Streamlining of Providers |
| Diagnostics: PET Scan, CT-Scan, MRI, Ultrasound, Pulmonary Work-up, Ear exam, Eye exam, SGPT, etc. | Outpatient Benefit Package |
| Dental services | December |

PhilHealth is laser-focused on delivering
much-needed financial health protection...

dahil sa

PhilHealth, Bawat Buhay ay Mahalaga.

