

**ASSOCIATION OF GOVERNMENT ACCOUNTANTS OF THE PHILIPPINES**  
**2024 Annual National Convention**  
**IEC Convention Center, Cebu City**  
**October 9-12, 2024**

**THEME: IMPROVING FINANCIAL INCLUSIVITY AND SECURING  
FUTURE-PROOF PUBLIC FINANCE**

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**DAY1: October 9, 2024 (Wednesday)**

*Master of Ceremonies: Ms. Liberty M. Toledo and Atty. Sofia C. Yanto-Abad*

**OPENING CEREMONIES**

The opening ceremony and preliminaries were led by the PhilHealth Regional Office VII Choral for the Invocation and followed by the entrance of colors by the Cebu City Boy Scout of the Philippines and the singing of the National Anthem.

The Mabolo **National High School Dance Troupe** led by **Mr. Walter Abellana** captivated the guests with a stunning cultural performance that showcased the rich heritage, evolution and historical significance of Cebu Province. The talented dancers expertly executed traditional dances, incorporating elements of the region's unique culture and traditions. Through their graceful movements and expressive performances, they were able to capture the audience attention.

**Declaration of the Opening of AGAP Convention**

*Mr. Renato L. Limsiaco, Jr.*

*Ms. Charie Sarah D. Saquing*

Mr. Renato L. Limsiaco, Jr. and Ms. Charie Sarah D. Saquing presided over the grand opening of the 2024 Annual AGAP Convention extending a cordial welcome to delegates from various agencies. The event commenced with the formal introduction of the esteemed members of the AGAP Board of trustees, Council of Advisers and Officers, setting the stage for a productive and collaborative gathering that would foster camaraderie, knowledge sharing, and collective action towards achieving AGAP's noble objectives.

After which, **Hon. Mayor Raymond Alvin N. Garcia** warmly welcomed the delegates to Cebu City, highlighting its rich history and vibrant culture and stunning natural beauty. He recounted the city's pivotal role as the Philippines' first capital dating back to 1521 when Magellan arrived in the Philippines and was greeted by Lapu-lapu. He also emphasized Cebu's enduring hospitality and invited the delegates to immerse themselves in the city's unique and renowned attractions, explore the iconic places and experience the warmth and generosity of its people. He also added not to forget to savor delectable cuisine and its vibrant cultural tapestry.

**Hon. Mayor Garcia** concluded his speech by commending the exceptional offerings of the Cebuanos people, highlighting the warmth hospitality, rich cultural heritage and unparalleled natural beauty Cebu has to offer.

Then, the AGAP President, **Ms. Ester A. Aldana**, provided a comprehensive overview of AGAP's major accomplishments, highlighted and demonstrated the association's commitment to its members and the community. She cited the Scholarship Project for deserving students, Member Assistance initiatives and recognized the Most Outstanding Officers with their unending hard work and leadership in advancing the association's mission.

She also presented the testimonials from the two AGAP scholar recipients namely: **Ms. Gillian Sabbun** of Tacloban and **Ms. Marian Emata** of Tarlac. The two beneficiaries expressed their gratitude for the financial assistance that they have received and highlighted how the scholarship have helped them achieve their academic goals. This showcased the positive impact of the scholarship program on the lives of the deserving students.

Furthermore, **Director Lolita Verdadero**, delivered the keynote address on behalf of the **Department of Finance Secretary, Hon. Ralph G. Recto**. She first thanked the Association for providing a platform where the issues and challenges that are being faced today can be confronted head-on. She further emphasized that the future of public finance in the country is not shaped solely in executive offices and boardrooms. It is crafted through the efforts of professionals like you, those who work tirelessly behind the scenes to ensure that every peso is managed with transparency and spent with integrity. The following are the highlights of her speech to wit:

- A. *Public Financial Management: Building a Resilient and Inclusive Future*: Ensuring that public funds are allocated effectively, that every peso is accounted for, and that government resources are used with integrity. From funding essential public services to navigating the fiscal challenges brought by global shifts, your role in ensuring the financial stability of our nation cannot be overstated. The global economic landscape is evolving rapidly. Emerging fiscal risks, technological disruptions, and increasing demand for government services are creating an environment where public financial management must constantly adapt. With our country's economy highly interconnected with the global economy, the vigilance and expertise you bring as public financial managers are critical. Your role is no longer confined to administering budgets, you are active participants in shaping policy responses to these shifts.
- B. *Navigating Emerging Challenges: Learning, Adapting and Leading*: The theme of this convention reflects a fundamental truth: we cannot rely on static solutions. *Walang permanenteng solusyon*. Our fiscal environment is continuously evolving, and so must our approaches to managing public finances. Events like this convention are a crucial reminder of the need for continuous learning and collaboration. As professionals, you are not only managing today's challenges but also positioning the country for future uncertainties. This convention provides a space where you can engage with practical strategies to help you navigate these emerging threats. Through collaboration and the exchange of ideas, you equip yourselves with the tools necessary to address these

challenges head-on. The reforms and discussions in this convention, from procurement reforms to asset management, will better equip us to face the future.

- C. *Public Finance as A Driver of Inclusivity:* Promoting inclusivity is one of the most significant roles of public finance. *Hindi lamang tayo tagapangasiwa ng mgapondo ng gobyerno*, we are the agents of change who ensure that government resources are used to uplift the most marginalized sectors of our society. The commitment to gender-responsive budgeting is an example of how public finance can be a tool for addressing inequalities ensuring that our budgeting practices are inclusive and address systemic issues that prevent equal access to government services and economic opportunities. Climate-responsive finance is another critical area of focus, especially given our nation’s vulnerability to natural disasters. Our fiscal management must build resilience against the impacts of climate change.
  
- D. *Strengthening The Country’s Financial Systems: A Shared Responsibility:* The Public Financial Management (PFM) Reforms Roadmap 2024-2028 is part of a larger national strategy that requires collaboration across government. Systems like the IFMIS and BTMS are developed to improve efficiency and transparency, but their success ultimately depends on the people implementing them. Public financial managers are at the forefront of this transformation whose expertise and insights will help turn these systems into effective tools for public service to ensure that public resources are used effectively, transparently, and for the benefit of every Filipino.
  
- E. *Looking to the Future: The Vision of Bagong Pilipinas:* The vision of the Bagong Pilipinas is not merely a tagline, but a concrete strategy for building a nation that is stronger, more inclusive, and resilient. Public financial management is at the heart of this transformation. Our economic foundation rests on the strength and transparency of our financial systems. In upholding the highest ethical standards and preparing for emerging challenges, we are not just managing funds, we are building a Philippines where progress is shared by all, and no one is left behind. *Ang tibay ng ating pampubliko ng pananalapi ay hindi lamang tungkol sa ngayon, kundi para sa kinabukasan ng bawat Pilipino.*

She concluded by emphasizing the strength of our public financial systems is a collective effort, and that everyone plays a very important role as each guides the success of our fiscal policies and the well-being of our nation.

After which, **Assistant Commissioner Atty. Roy L. Ursal**, presented the Updates on Auditing Rules highlighting the following COA issuances to wit:

- A. COA Circular No. 2024-002 dated February 22, 2024, on “Rules on Pleadings, mode of filing, docketing of cases and payment of filing fees at the levels of the Auditors, the Regional/Cluster Directors, and the Assistant Commissioners of the COA Audit Sectors in the exercise of their adjudication functions”;

- B. COA Circular No. 2024-003 dated March 04, 2024, on “Amendment to Section 3, Rule XIII of the 2009 Revised Rules of Procedure of the Commission on Audit, as amended by COA Resolution No. 2023-010 dated August 7, 2023”;
- C. COA Circular No. 2024-005 dated March 14, 2024, on “Expansion of the Coverage of Advertising Expenses and Recognition of Accounts to Include those Relative to the Dissemination of Information Connected with the Official Functions and Programs of Government Agencies, Through Social Media Platforms”;
- D. COA Circular No. 2024-008 dated May 29, 2024, “Guidelines on the Audit of Financial Transactions Caused and Effected by Suspended or Dismissed Public Officials or Employees, and Officials and Employees Whose Appointments were Terminated by the Appointing Authority or whose Term of Office has Already Lapsed, and the Corresponding Duties of the Officials of the Agency Concerned”; and
- E. COA’s Settlement of Accounts: Reliefs and Remedies of Parties.

The abovementioned issued circulars aimed at enhancing operational efficiency, improving financial accountability and providing clearer guidelines for public officials and agencies. These circulars collectively demonstrate the COA’s commitment to upholding integrity, promoting transparency and strengthening its role as guardian of public funds. Additionally, the above issuances represent a significant step forward in enhancing its operations and ensuring the effective stewardship of public resources.

## **AWARDING OF OUTSTANDING ACCOUNTING OFFICES IN THE GOVERNMENT**

*Atty. Roy L. Ursal*

*Assistant Commissioner, Commission on Audit (COA)*

The awarding of outstanding accounting offices in the government is a significant highlight of the AGAP Annual Convention. It serves to recognize and celebrate the exceptional performance and dedication of government offices.

On behalf of COA **Chairperson, Hon. Gamaliel A. Cordoba, AssCom Atty. Roy L. Ursal** delivered a formal congratulatory message to the distinguished awardees for CY 2023. A total of seventy-four (74) accounting offices were honored and recognized for their unwavering commitment to excellence and adherence to accounting principles.

Their exemplary performance and diligence in ensuring that their office is compliant with the accounting rules and regulations. The following awards were given to wit:

- Platinum: 1
- Hall of Famers: 8
- National Government Agencies (NGAs): 25
- Local Government Units (LGUs): 31
- Government Owned and Controlled Corporation (GOCCs): 4

- Vying for Platinum: 5

The selection of the seventy-four (74) outstanding offices in the government for CY 2023 was based on the rigorous criteria that assessed their performance in various key areas to wit:

- 1. Timeliness of Submission of Financial Reports:** This criterion evaluated the offices' ability to submit their financial reports promptly, ensuring timely reporting and accountability.
- 2. Reliability of the Financial Reports:** The reliability of the reports was assessed based on their accuracy, consistency, and adherence to established accounting standard.
- 3. Accuracy and Completeness of the Financial Reports:** The reports were evaluated for their accuracy in terms of financial data and completeness in terms of coverage and disclosure.
- 4. Unqualified Audit Opinions:** An unqualified audit report indicates that the financial statements are presented fairly, in all material respects, in accordance with applicable accounting standards. This criterion assessed the offices' ability to maintain financial integrity and transparency.
- 5. Budget Utilization/ Performance:** The offices' performance in utilizing their allocated budgets effectively and efficiently was evaluated. This included factors such as adherence to budget guidelines, cost effectiveness, and achievement of budget objectives.

Based on these stringent criteria, seventy-four accounting offices were selected as outstanding performers. They were recognized for their unwavering dedication, diligence, and commitment to excellence in financial management. The awardees were presented with plaques and certificates of appreciation to acknowledge their exceptional contributions to the government's financial accountability and transparency.

It is worthy to mention, that the **City Government of DANA O, Cebu**, was honored with the prestigious **Platinum** award. In addition to the commemorative plaque, the city also received substantial Cash prize from the association together with the eight (8) Hall of Famers awardees.

## **DAY2: October 10, 2024 (Thursday)**

*Master of Ceremonies: Mr. Gregorio M. Rulloda and Ms. Maria Theresa M. Yambao*

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### **TECHNICAL SESSION:**

#### **MANAGING DATA PRIVACY RISKS AND MAINTAINING REGULATORY COMPLIANCE**

*Atty. Anna Benjieline R. Puzon, CIPP/E, CC*

Compliance and Monitoring Division  
National Privacy Commission

**Atty. Puzon** underscored the critical need for robust data privacy management in our increasingly digital world. She presented the Reported Personal Data Breach Through Data Breach Notification Management System (DBNMS) for FYs 2022-2023 and FY 2024 (January 01 to July 31, 2024), highlighting the increasing number of breaches and their specific causes.

Additionally, she shed light on the Data Privacy Act of 2012, a key piece of legislation safeguarding personal information across both government and private entities. The act categorizes personal data into three (3) distinct tiers: Personal Information, Sensitive Personal Information and Privileged Information, each with varying levels of protection.

The Data Privacy Act of 2012 outlines the following criteria for the lawful processing of information (Sec. 12)

1. Consent must be given prior to the collection;
2. Involves the personal information of a data subject;
3. Necessary for compliance with a legal obligation;
4. Necessary to protect vitally important interests of the data subject;
5. Necessary to respond to national emergency or to comply with requirements of public order and safety, as prescribed by law.
6. Necessary for the fulfillment of a constitutional or statutory mandate of a public authority; or
7. Necessary to pursue the legitimate interests of the PIC.

Moreover, Atty. Puzon emphasized the importance of implementing security measures which aims to maintain the availability, integrity and confidentiality of personal data and protect them against natural dangers such as accidental loss or destruction, and human dangers such as unlawful access, fraudulent misuse, unlawful destruction, alteration, and contamination. She discussed the Privacy risk management, Privacy Impact Assessment (PIA) and Data Breach Management. She then emphasized that the obligation to notify remains with the Personal Information Controller even if the processing of information is outsourced or subcontracted to a Personal Information Processor.

## **PAVING THE WAY FOR A SECURE DIGITAL FUTURE - CYBERSECURITY**

*PMGEN Ronnie Francis M. Cariaga*

Director

Philippine National Police - Anti-Cybercrime Group

As presented by **PMGEN Ronnie Francis M. Cariaga**, the Philippine National Police Anti-Cybercrime Group (PNP ACG) was established in 2013 pursuant to the Cybercrime Prevention Act of 2012 under Republic Act No. 10175. This is in recognition of the vast and growing threat of cybercrime in the country. Driven by its core capabilities (*Cybercrime Investigation, Digital Forensics, Cyber Patrolling, and Cyber Security*), the PNP ACG ensures the prevention, investigation, and suppression of cybercrimes. This is to include the conduct of data recovery and forensic analysis on digital evidence, and implementation of a robust cybersecurity measures through continuous vulnerability assessment on public and private IT infrastructures. PMGEN Cariaga added that for 11 years, the PNP ACG has been unyielding in combating cybercrime. Having experienced the emergence of new challenges over the years, the PNP's lead unit for cyber policing has geared itself towards multiple methodologies for cybercrimes such as frauds, illegal access, scams, identity theft, and the much-complicated case of human trafficking, with the rise of human trafficking havens that function as fraud centers in Southeast Asia.

In 2023, the PNP ACG has two biggest raids on online scam hubs in the cities of Las Piñas and Clark Freeport Zone, Pampanga, which rescued over 2,300 trafficked victims, some were foreign employees tortured or sold for sex. Based on PNP-ACG's investigations, these scam hubs were run by syndicates orchestrating large-scale romance and investment scams via cryptocurrency. Another emerging threat nowadays is voice phishing or vishing scams, where criminals often target financially vulnerable individuals and trick them into disclosing sensitive information. The PNP ACG has led a series of successful crackdowns on vishing scam hubs, resulting in the arrest of 19 individuals disguised as Credit Card Agents from known banking companies in Imus, Cavite; nine individuals who posed as bank employees in Trece Martires City; and 11 suspects from Paco, Manila with the same modus operandi.

PMGEN Cariaga emphasized the importance of cybersecurity in the Philippines, stating that the country faces significant challenges due to its vulnerability to cyberattacks. The PNP ACG has implemented best practices, such as educating the public about cybercrime and intensifying cyber patrol operations. This proactive strategy has contributed to successful police operations against scam hubs and data breaches. At present, the battle against scam hubs is still on, and the PNP ACG hopes to gain traction in cyber financial investigations. Strategies to strengthen cybersecurity include providing training for government and private employees, encouraging collaboration among government agencies, the private sector, and international partners, creating frameworks for information sharing, embracing cybersecurity best practices, and establishing a comprehensive regulatory framework for cyber financial crimes. By focusing on cybersecurity and adopting best practices, the Philippines can create a resilient and trustworthy financial system that benefits both citizens and the country.

PMGEN Cariaga concluded his presentation with an impactful phrase *“Together, let us join forces in the fight against cybercrime to create a safer digital world”*.

## GOVERNMENT PURCHASE CARD (GPC) PROGRAM

Ms. Farrah Rosca M. Balog

Chief of Staff

Department of Information and Communication Technology

Ms. Farrah Rosca M. Balog introduced the Government Purchase Card (GPC) Program, a credit card designed to reduce administrative costs, simplify reconciliation processes, shorten requisitions, and improve employee convenience. The program offers enhanced control, pre-defined credit limits, and a secure payment process via a global scheme. It also provides improved liquidity management, instant payment and settlement, reduced risk from delayed payments, and improved availability and accessibility at 35 million locations worldwide. The GPC features include 30-day revolving credit, enhanced card security, 3D Secure One Time Password, worldwide acceptance, email alerts, electronic Statement of Account, no annual fees, no rewards program, and 5-year card validity.

### Onboarding Process:

1. Execution of Memorandum of Agreement (MOA) between LANDBANK and Participating Agency
2. Completion of Documentary Requirements to LBP
3. Account Set-up/ Onboarding Processing
4. Delivery of Cards to Participating Agency

### GPC Privilege types:

GPC Eligible Expenditure Type	PROGRAM PARAMETERS				
	PRIVILEGE TYPE	A	B	C	D
	Credit Limit Range (Php)	1K – 2M	1K – 1M	1K – 20K	1K – 150K
Travel (Airfare, Car Rental, etc.)		✓	✓	X	X
Miscellaneous Small Value Purchases		✓	X	✓	X
Computer Software, Services and Digital Content		✓	X	X	X
Hotel/ Lodging		✓	✓	X	X
Representation/ (Restaurants, Resorts, etc.)		✓	✓	X	X
Fuel, Automotive Parts & Services		✓	X	X	✓

### These are the Documentary Requirements for the GPC Program:

- ✓ Charter or Law creating the government corporation/office/agency or Executive Order creating the government entity
- ✓ Notarized Board Resolution or Secretary's Certificate (or Equivalent Document for NGAs) stating the following:
  - authority to apply and participate in the Government Purchase Card Program
  - issuance of the credit card to such authorized personnel
  - the designation of an officer of the company to sign for and in behalf of the company
  - the amount of credit line intended to be used



- ✓ Approved Implementing Rules and Regulations on the Handling of GPC; List of names of key officers/stockholders (Annex A of the MOA)
- ✓ Authority to Debit Arrangement (ADA) or List of Due and Demandable Accounts Payable
- ✓ Advice to Debit (LDDAP-ADA) signed by the authorized signatories of the account duly verified and approved by the Branch of Account;
- ✓ Duly accomplished GPC Program Set-up Form (Annex A of the MOA);
- ✓ Photocopy of Valid ID of applicant and Corporate Secretary (photo-bearing with signature); and
- ✓ LANDBANK Credit Card Application Form (Annex B of the MOA) accomplished by the employee or officer authorized by the government agency as cardholder of GPC.

In addition, Ms. Balog also presented the lists of the onboarded agencies/offices from the Government and GOCCs.

## **GREEN PROCUREMENT AND UPDATES ON THE NEW GOVERNMENT PROCUREMENT ACT**

*Atty. Rowena Candice M. Ruiz, CESO*

Executive Director

Government Procurement Policy Board – Technical Support Office

**Atty. Rowena Candice M. Ruiz** provided an overview on the New Government Procurement Reform Act or RA 12009 also known as the New Government Procurement Act (NGPA). This significant legislation was enacted on July 20, 2024, with an effective date of August 13, 2024.

The NGPA Implementing Rules and Regulations (IRR) are scheduled to be implemented within 180 days of the law's passage, while standard procurement forms are expected to be approved within 90 days. A three-year (3) transitory period has been established to allow the GPPB and other relevant entities to adapt to the Act's requirements. Key provisions of the NGPA focus on enhancing transparency, accountability, sustainable public procurement, strategic procurement planning, modernization, and professionalization of public procurement. These reforms aim to improve efficiency, reduce corruption, and ensure that public resources are utilized effectively.

Additionally, Atty. Ruiz highlighted that the GPPB-TSO has implemented several initiatives to improve transparency and accountability in public procurement, including the GPPB Online Portal, Online Blacklisting Portal, and strategies for gender-responsive procurement policies. The GPPB-TSO has also introduced new procurement planning modules, early procurement activities, framework agreements, online subscription rules, renewal of services, engagement of procurement agents, digital signatures, videoconferencing, electronic CNAS, electronic submission on procurement reports, simplified eligibility requirements, procurement data analytics, Philippine Bidding Documents Builder, Regina System, Public Procurement Specialist Certification Course, Annual Public Procurement Forum, Annual Public Procurement Summit, shift to online learning, procurement professionals online hub, professionalization calendar, and the GPPB Ai Chatbot.

## **DAY3: October 11, 2024 (Friday)**

*Master of Ceremonies: Ms. Annalene M. Bautista and Ms. Sofia C. Gemora*

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### **TECHNICAL SESSION**

#### **DEVELOPMENTS IN GSIS BENEFITS**

*Ms. Vilma L. Fuentes*

Vice President for Human Resources  
Government Service Insurance System

**Ms. Vilma L. Fuentes** started her presentation with the Government Service Insurance System (GSIS) mandate, created on May 31, 1937, through Commonwealth Act No. 186 which aims to provide social security coverage to government employees under a defined benefit scheme. To date, GSIS has a total of 2,738 employees and 163 offices nationwide, composed of 55 branches & extension offices and 108 service desks.

Ms. Fuentes continued her presentation by outlining the latest updates in GSIS benefits and privileges, which will directly benefit the 2.59M members and pensioners. A key highlight was the launch of the Maginhawang Pabahay sa Bagong Pilipinas Program on July 15, 2024, in Laoag City. This initiative aligns with the government's vision, the Bagong Pilipinas of providing affordable housing to dedicated public servants. Through the GSIS Lease with Option to Buy (LWOB) scheme, members can acquire at an attractive interest rate of 6%. With 12,000 properties available nationwide, GSIS also offers housing condonation programs extended 2025 and the pabahay condominium units in Quezon City and Antipolo.

Another significant update was the introduction of the Multipurpose Loan Flex (MPL Flex), designed to provide government workers with flexible financial solution with a low interest rate of 6% and flexible repayment terms ranging from 1 year to 5 years. To date, the GSIS has disbursed over P200 billion in MPL Flex loans to its members.

Additionally, GSIS announced the upcoming launch of the new MPL Lite on October 25, 2024. This new loan option offers a loan period of one year, loanable amounts from 5K to 50K, flexible payment terms (6, 12, 18 and 24 months), and an interest rate of 6%-7% per annum.

Ms. Fuentes also emphasized the importance of GSIS General Insurance Programs including Personal Accident Insurance, Motor Car Insurance, and Fire Insurance. Furthermore, she introduced the proposed Living Benefit Insurance HeMPL Lite, designed to provide additional health coverage for the top three critical illnesses: stroke, heart attack and cancer.

GSIS has embraced digitalization with remarkable success, achieving a 98% adaptation rate. This commitment has resulted in a seamless digital experience for members through the GSIS Touch Mobile App. Boosting over 1 million registered users, the app is now expanding its reach globally, catering pensioners worldwide.

Digitalization has proven its worth and huge impact in enhancing government services and practices. A champion of exceptional customer service, Ms. Fuentes, underscored that digital transformation is not a final destination but a journey that everyone should be able to enjoy.

Ms. Fuentes concluded by emphasizing the GSIS digital business center's transformative potential. Offering enhanced user experience, versatility and flexibility, information accessibility, this center enables seamless digital services integration and paves the way for future expansions into areas like APIR, Enrolment and GSIS Touch related transactions. Cebu City serves as pioneering example, having successfully launched the first GSIS hub.

## **EMPLOYEES COMPENSATION COMMISSION: WHAT FINANCIAL MANAGERS SHOULD KNOW**

*Ms. Ingrid Z. Yumang*

Employees Compensation Commission

Ms. Ingrid Z. Yumang presented a brief background of Employees Compensation Commission, a government corporation attached to DOLE for policy and program coordination that was created in 1975 under Presidential Decree 626, as amended. ECC is the mother agency of the Occupational Safety & Health Center (OSHC) which was created on Nov. 4, 1987, per EO. 307. ECC is a government program designed to provide employees and their families with income benefits, medical and other benefits in the event of work-connected sickness, injury or death. The main functions of the ECC includes formulation of policies and guidelines for the improvement of the EC Program, review appealed EC claims disapproved by the GSIS/SSS and initiate policies and programs towards adequate OSH and accident prevention in the workplace. All compulsory members of the SSS (Private Sector) and all mandatory members of GSIS (Public Sector) are the ones covered under the EC Program.

Ms. Yumang showed an illustration of the clients that were given assistance by the ECC. Based on the OSH Data, there has been a total of 101,432 occupational contingencies recorded which includes 40,892 cases of occupational injuries, 54,551 cases of occupational diseases and 5,899 cases of commuting accidents. She added that based on Global OSH Data, workplace accidents and ailments are more deadly than wars as work hazards kill millions that costs billions.

As one of the main highlights of her presentation, she emphasized the benefits under the EC Program which includes sickness/disability benefits, medical benefits, carer's allowance, rehabilitation services and death & funeral benefits. Employees Compensation (EC) includes medical benefits, Death with funeral benefit, Cash assistance, and Rehabilitation Services. The loss of income benefit is given to an employee to compensate for loss of income due to inability to work. Loss of income benefit includes Temporary Total Disability, Permanent Partial Disability, Permanent Total Disability. An employee can claim an EC during these instances: 1. Happened at the workplace; 2. Happened while performing official function; 3. Outside of workplace but performing an official order of his employer; 4. Going to or coming from work; 5. While ministering to personal comfort; 6. While in a company shuttle bus; 7. During a company sponsored activity; and 8. Death of an employee due to assault. Under PD 626, no claim compensation shall be given due course unless said claim is filed with the systems within 3 years

from the time of sickness, injury or death. She added that implementation of the ECP is through the three agencies, GSIS and SSS for the program for program administration or settlement of claims & management of the State Insurance Fund, and ECC for the policy, appealed case disposition and program coordination.

Finally, Ms. Yumang concluded her presentation with the phrase “The ECP Benefits are welcome but...di bale nang hindi ako mabiyayaan ng Employees’ Compensation Program, huwag lang akong magkasakit o ma-aksidente nang dahil sa trabaho.”

## **VIDEO MESSAGE FROM PHILHEALTH PRESIDENT**

*Emmanuel R. Ledesma, Jr.*

President and CEO

Philippine Health Insurance Corporation

PCEO Ledesma, Jr. greeted all the delegates from various agencies and extended his appreciation to the AGAP Officers for inviting him as one of the Resource Person. He emphasized the transformative role that fiscally responsible accounting practices can play, particularly in the public sphere. He talked about how PhilHealth, as a government-owned corporation, needs support in ensuring that the expenditure and accounting procedures are transparent, efficient, and truly serve the public’s interest.

He also emphasizes the importance of sound accounting practices in public institutions. PhilHealth, facing scrutiny over its financial management, seeks to improve its transparency, efficiency, and adherence to government accounting standards.

PhilHealth as a cornerstone of the Philippine healthcare system, serves millions of Filipinos. The financial health directly impacts the quality and accessibility of healthcare services available to all the members. It is imperative that PhilHealth should prioritize financial accountability and transparency.

The speech highlights several key priorities of PhilHealth, to wit:

- **Enhanced transparency:** To ensure that all financial transactions are recorded accurately and made publicly accessible. This includes the timely publication of financial statements, compliance reports, and other relevant information;
- **Efficient use of resources:** Ensuring that the funds allocated for healthcare services are used precisely for the purpose; and
- **Timely and reliable reporting:** The financial reports must be accurate, up-to-date, and transparent.

Additionally, he also highlighted the key areas for reforms to wit:

- **Results-based budgeting:** Allocating funds based on outcomes rather than the inputs. He envisions to implement a system where *every peso spent on healthcare can be linked to tangible improvements in health outcomes*, fully reflected in metrics, such as reduced child mortality, improved access to medicines, and better health-seeking behavior in preventive care;
- **Automation and digital transformation:** Implementing technology to improve efficiency and accuracy and transparency. This includes implementing robust financial management systems, automating processes, and leveraging data analytics to support decision-making;
- **Risk Management:** Strengthening risk management practices to mitigate potential threats. This involves identifying and assessing risks, developing mitigation strategies, and monitoring and reporting on risk exposures. Fostering a culture of evaluation and learning; and
- **Continuous improvement:** Foster a culture of learning and adaptation. This includes regular evaluation of financial practices, benchmarking against best practices, and implementing necessary reforms. This is an area where a partnership between PhilHealth and AGAP can really be invaluable.

PCEO Ledesma, Jr. concluded his speech by sincerely thanking AGAP as a partner in PhilHealth's endeavors. He extended his deep appreciation and calls collaboration with the association in supporting PhilHealth's reforms efforts. As PhilHealth continues its journey of reform, and looking forward to AGAP's guidance and support, their expertise in internal control, audit and financial management is invaluable. By working together, PhilHealth can implement best practices and ensure that the financial systems meet the highest standards of accountability.

At the end of the day, this is all comes to **public trust**. Ensuring that every peso entrusted to PhilHealth serves the Filipino people and contributes to a more equitable, healthier, and brighter future for our nation.

***Mabuhay ang pagsusuri ng Pamublikong Gastusin. Mabuhay and PhilHealth! At Mabuhayang Bagong Pilipinas! ###***

**PHILHEALTH KONSULTA: Konsultasyong Sulit at Tama**

*Renato L. Limsiaco, Jr., CPA, DM, CESE*

Senior Vice President

Philippine Health Insurance Corporation

SVP Limsiaco, Jr. presented the overview and importance of PhilHealth Konsulta, *Konsultasyong Sulit at Tama*. PhilHealth Konsulta is a transitional primary care benefit package. It is part of the

development of a comprehensive outpatient benefit (OPB) package, in compliance with the Universal Health Care Act (Republic Act No. 11223).

In the last 6 years, PhilHealth's disbursements on primary care recorded an average of 0.002% of the total corporation's disbursements. This puts emphasis on the need to re-strategize the approach to improving and providing primary care services.

In 2023, PhilHealth implemented its first set of benefit increases for conditions such as High-Risk Pneumonia and Acute Stroke. Hemodialysis sessions were expanded from 144 to 156. Another round of enhancements for Z benefits was introduced particularly on colon and rectal cancers, and select ortho implants. The outpatient benefits package for mental health was also launched, offering general and specialty mental health services.

For 2024, the year started most notably with the 30% increase in the rate of almost all benefit packages. The breast cancer package was also improved, and two enhancements were also introduced for Neonatal sepsis and bronchial asthma. The capitation rates for Konsulta were also increased from P500 to P1,700 per capita to cover the additional services such as breast ultrasound and mammogram. The hemodialysis package was also increased from P2,600 per session to P4,000 and with another round of increase hopefully by September.

For the remainder of the year, members can still expect numerous benefit packages to be released. These includes the supplementary package PhilHealth Plus, physical and medical rehab, dengue package enhancements, chemotherapy package improvements, emergency care, and more Z benefit package enhancements. Most importantly, members can also expect another 30% increase for case rates.

Next year 2025, PhilHealth intends to implement enhancements in its provider-payment mechanism. The Diagnosis-Related Groups or DRGs shall be implemented in select sites. DRGs intend to make payments more responsive to inpatient care's complexities and improve providers' efficiency by linking clinical standards and resource needs. Ultimately, this allows PhilHealth to take on a more substantial strategic purchasing role and incentivize optimal health outcomes with more rationalized resources and expenditures.

Next year, the UHC goal of a Comprehensive Outpatient Benefit Package would also come into fruition. All the developments in primary care (e.g. Konsulta with SDGs, GAMOT, Capitation increase, etc.) eventually lead up to the Comprehensive Outpatient Benefit Package (COBP) or the Konsulta Plus.

Aside from these, PhilHealth has also lined-up the following benefit enhancements:

- Kidney Transplantation
- Cervical and
- Prostate Cancer
- Open Heart Surgeries for Children, and
- Assistive Devices for Children with Disabilities (CWD)

All these developments underscore PhilHealth's unending commitment to provide health insurance coverage and ensure affordable, acceptable, available and accessible health care services for all Filipinos.

Indeed, these are exciting times for PhilHealth as it pushes for the development and rollout of more benefits. Despite the many challenges the corporation has to face, PhilHealth never lose sight of the set goals to provide financial security to all the members through the provision of quality healthcare services that are responsive to the various needs of the members.

SVP Linsiaco, Jr., concluded his presentation by encouraging all the attendees to take advantage of the available benefits of PhilHealth, particularly the Konsulta program. He expressed his gratitude to AGAP for inviting him to participate as a resource person.

## **ETHICS, INTEGRITY AND ACCOUNTABILITY IN PUBLIC FINANCIAL MANAGEMENT IN RELATION TO ANTI-CORRUPTION LAWS**

*Atty. Emerita de Torres Francia*

Graft Investigation and Prosecution Officer III  
Military and Other Law Enforcement Offices (MOLEO)  
Office of the Ombudsman

The speaker's extensive experience in both legal and financial aspects of public service impart and enrich the understanding of all participants in understanding how ethics, integrity, and accountability play a crucial role in public financial management. She provided all the participants with valuable insights into the complexities, transparent and responsible governance. The following topics have been fully discussed to wit:

### **Office of the Ombudsman:**

- A. Jurisdictions:** Investigate and prosecute on its own or on complaint by any person, any act or omission of any public officer or employee, office or agency, when such act or omission appears to be illegal, unjust, improper or inefficient.
- B. Disciplinary Authority:** All elective and appointive officials of the government agencies, including Members of the Cabinet, local government, GOCCs, except over officials who may be removed only by impeachment, members of Congress, and the Judiciary.
- C. Investigative Authority:** Over impeachable officers for purposes of filing a complaint for impeachment. Over private individuals in conspiracy with a public official or employee.
- D. Functions:** Public Assistance, Investigation, Graft Prevention, Adjudication and Prosecution.
- E. OMB Process:**

- A. Process in Filing a Complaint
  - Complaint-Affidavit with VCNFS
  - Evidence – object, documentary and testimonial
  
- B. Evaluation
  - Outright dismissal
  - Submit lacking documents
  - Referral to other agency/ies
  - For docketing (*Preliminary Investigation and Administrative Adjudication*) For Case Build-up/Fact-Finding Investigation

## ANTI- CORRUPTION LAWS

- **Public Officers** defined based on the Revised Penal Code, Art. 203 as **any person who, by direct provision of the law, popular election or appointment by competent authority, shall take part in the performance of public functions in the Government of the Philippine Islands, or shall perform in said Government or in any of its branches public duties as an employee, agent or subordinate official, of any rank or class, shall be deemed to be a public officer.**”
  - ✓ Section 2, RA 3019, includes elective and appointive officials and employees, permanent or temporary, whether in the classified or unclassified or exempt service receiving compensation, even nominal, from the government as defined in the preceding subparagraph”.
  - ✓ Section 3 (b), RA 6713, includes elective and appointive officials and employees, permanent or temporary, whether in the career or non-career service, including military and police personnel, whether or not they receive compensation, regardless of amount”.
  
- **Accountable Officers** is a public officer who, by reason of his office, is accountable for public funds and property (Government Auditing Code of the Philippines)
  - Any officer of the local government unit whose duty permits or requires the possession or custody of local government funds shall be accountable and responsible for the safekeeping thereof (*Local Government Code*).

### 1. Republic Act No. 3019 “Anti-Graft and Corrupt Practices Act”

Some Salient Provisions of RA 3019:

- Inducement to violate the rules or one’s duty (Sec. 3 (a)): Public officer persuades, induces, or influences another public officer to violate rules and regulations or his duty (or)  
Public officer allows himself to be persuaded, induced, or influenced by another to violate the rules and regulations or his duty



- Requesting or Receiving Gift (Sec. 3 (b): Directly or indirectly requesting or receiving any gift or benefit (present, share percentage) in connection with a **government contract or transaction** between the government and any other party, in which the public officer has to intervene in his official capacity.

**Sec 3 (b) penalizes 3 DISTINCT acts:**

1. Demanding or requesting
2. Receiving; OR
3. Demanding, requesting AND receiving

- Sec. 3 (c) RA 3019: Directly or indirectly requesting or receiving any gift or benefit (pecuniary or material) from any person for whom the public officer has secured or obtained, or will secure or obtain, any **Government permit or license**, in consideration for the help given or to be given.
- Sec. 3(e) Causing undue injury to any party or giving unwarranted benefit, including the Government

2. **Republic Act No. 6713** “Code of Conduct and Ethical Standards for Public Officials and Employees”

- Section 7 -Prohibited Acts and Transactions
  - (a) Financial and material interest.
  - (b) Outside employment and other activities related thereto
  - (c) Disclosure and/or misuse of confidential information.
  - (d) Solicitation or acceptance of gifts.

3. Crimes committed by Public Officers/Employees under the **Revised Penal Code** (Act No. 3815, as amended by RA 10951)

\*RA 10951 primarily UPDATES the PENALTIES for crimes involving property, such as theft, estafa (fraud), and malversation of public funds. It also amends penalties for other offenses to ensure that they are COMMENSURATE with the GRAVITY of the crime committed.

**Common Violations under the Revised Penal Code**

- Falsification (Art. 171)
- Bribery (Art. 210)
- Malversation of Public Funds or Property (Art. 217)
- Failure to Render Accounts (Art. 218)
- Illegal Use of Public Funds or Property (Art. 220)

4. **Presidential Decree No. 46** “Making it punishable for Public Officials and Employees to Receive, and for Private Persons to Give Gifts on any Occasion, including Christmas”

**Article 210, Revised Penal Code**

Elements:

- Public officer does an act (that may or may not be a crime) or does not do an act in connection with the performance of his official duties.
- The doing or not doing was because of another person's offer, promise, gift, or present.
- The offer, promise, gift or present was received personally or through another person.

Penalties:

- Imprisonment 6 months to 6 years (or) 6 years to 12 years.
- Fine at least 3x the value of the gift or present received.
- Special temporary disqualification from public office

**Republic Act No. 6713, Section 7 (d) Prohibited Acts and Transaction**

**Solicitation or acceptance of gifts.** - Public officials and employees shall not solicit or accept, directly or indirectly, any gift, gratuity, favor, entertainment, loan or anything of monetary value from any person in the course of their official duties or in connection with any operation being regulated by, or any transaction which may be affected by the functions of their office.

**Presidential Decree No. 46:** Making it punishable for public officials and employees to receive, and for private persons to give, gifts on any occasion, including Christmas.

**MALVERSATION** of Public Funds of Property

- Illegal Use of Public Funds or Property (Article 220, RPC)
- Failure of Accountable Officer to Render Accounts (Article 218, RPC)

5. **Republic Act No. 1379** "Unexplained Wealth Act" /Ill-gotten Wealth/Forfeiture Law: An act declaring **forfeiture** in favor of the state any property found to have been unlawfully acquired by any public officer or employee and providing for the proceedings therefor.

Elements:

In forfeiture proceedings, there is a *prima facie* presumption that properties are unlawfully acquired.

1. The offender is a public officer or employee;
2. He must have acquired a considerable amount of money or properties DURING his incumbency. It is settled that it is the ACQUISITION COST and not the fair market value, that must be used in ascertaining the value of respondent's properties since it is the actual amount of money shelled out by respondent in acquiring them; and
3. Said amount is MANIFESTLY OUT OF PROPORTION to his SALARY as such public officer or employee and to his OTHER LAWFUL INCOME and the income from LEGITIMATELY ACQUIRED PROPERTY.

Computation of Unexplained Wealth:

Ending net worth  
Less: Beginning net worth  
Increase (Decrease) in net worth  
Adjustments:  
    Add: Living expenses  
        Income (includes receipts derived from all sources)  
    Less: Income from known Sources  
Funds from unknown or illegal sources

**Sandiganbayan Case Statistic:**

Report No. of Cases Disposed of According to Nature of Offense  
(February 1979 to 024)

Nature of Offense	Total	Percent Distribution
Corruption Related Cases		
Malversation Cases	11,806	29.835
Violation of R.A. 3019	9,045	22.858
Falsification Cases	6,945	17.551
Violation of Presidential Decree	725	1.832
Infidelity of PO in the Custody of Prisoners/Documents	604	1.256
Other Offense Committed by PO	597	1.509
Bribery	379	0.958
Plunder	8	0.02
Perjury	173	0.437
<b>sub-total</b>	<b>30,282</b>	<b>76.526%</b>
Other Cases	9,289	23.474%
<b>TOTAL</b>	<b>39,571</b>	<b>100%</b>

It is worthy to note that the principles of ethics, integrity and accountability are indispensable in the realm of public financial management. These foundational values serve as cornerstone in ensuring transparency, fairness, and the effective use of resources. Furthermore, it is imperative for public officials to adhere to the highest ethical standards, conduct their affairs with integrity, and be accountable for their actions. This requires a strong commitment to transparency, effective oversight mechanisms, and culture of accountability within the public institutions.

The resource speaker ended up her presentation through this quote:

***“The fight against corruption has to start within you, as integrity is an inner quality”.***

## DAY4: October 12, 2024 (Saturday)

Master of Ceremonies: Atty. Chaucer A. Victoria and Ms. Myrna K. Sebial

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### AGE WITH CONFIDENCE: LOOK AND FEEL YOUNG AS YOU AGE, AT ANY AGE

Joel Ferdinand S.J. Lopez, MD, CNS, DABAARM

Internist, Clinical Nutritionist and Regenerative Medicine Specialist

The keynote speaker, Dr. Joel Lopez, is a renowned figure in the medical community with an extensive background in the medicine. A diplomate of the American Academy of Anti-Aging Medicine, he possesses comprehensive training and holds certifications in stem cell application and nutritional medicine. His unwavering commitment and dedication to holistic, integrative healthcare in the realms of anti-aging and regenerative medicine have enriched the participants' wellness and well-being.

Dr. Lopez's presentation on "Healthy Aging" underscored the pivotal role of healthy lifestyle habits and advanced medical technologies in promoting longevity and improving quality of life. He delved into the concept of aging, distinguishing between chronological and biological age, and emphasized the potential benefits of anti-aging and longevity medicine.

Highlighting the "Blue Zones" regions renowned for their high concentration of centenarians, Dr. Lopez outlined nine healthy lifestyle habits common to these populations. He also explored various theories of aging, including the Free Radical Theory and the Cross-Linking/Glycation Theory, and introduced regenerative medicine techniques like stem cell therapy and gene therapy as promising approaches to extending health span and lifespan.

Dr. Lopez highlighted the following healthy lifestyle habits practiced by most centenarians:

1. **Move Naturally:** The longest-lived people don't engage in intense exercise routines. Instead, they incorporate natural movement into their daily lives, such as gardening and doing housework without mechanical aids. Regular physical activity can reduce biological age by up to 10 years.
2. **Purpose:** Known as "*Ikigai*" in Okinawa and "*plan devida*" in Nicoya, having a sense of purpose can add up to seven years to life expectancy. It's about knowing why you wake up in the morning.
3. **Down Shift:** Even the longest-lived people experience stress, but they have routines to manage it. These include practices like remembering ancestors, praying, napping, or having a happy hour. Reducing stress helps prevent chronic inflammation, which is linked to major age-related diseases.
4. **80% Rule:** This principle, known as "*Hara Hachi-Bu*" in Okinawa, involves eating until you're 80% full. This helps control weight and prevent overeating. People in the Blue Zones eat their smallest meal in the late afternoon or early evening and then fast until the next day.
5. **Plant Slant:** Diets in the Blue Zones are predominantly plant-based, with beans being a staple. Meat is consumed sparingly, typically only 5 times a month, and in small portions.

6. **Wine @5:** Moderate alcohol consumption, particularly wine, is common in the Blue Zones (except among Adventists). The key is to drink 1-2 glasses per day with friends or food, which can contribute to longevity.
7. **Belong:** Being part of a faith-based community can add 4-14 years to life expectancy. Regular attendance at faith-based services provides social support and a sense of belonging.
8. **Family First:** Successful centenarians prioritize family, keeping aging parents and grandparents close, committing to a life partner, and investing time and love in their children. This strengthens family bonds and provides mutual support.
9. **Right Tribe:** The longest-lived people are part of social circles that support healthy behaviors. In Okinawa, for example, people form “*moais*”, groups of 5 friends committed to each other for life. Positive social networks influence health behaviors and overall well-being.

Dr. Lopez emphasized that consistent practice of these habits can significantly contribute to a longer, healthier and more fulfilling life. In conclusion, he reiterated that while aging is inevitable, how we age is largely within our control through adopting healthy lifestyle practices and embracing medical advancements.