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SENATE

P. S. Res. No. 1500

RECEIVED BY



INTRODUCED BY SENATOR VILLAR

RESOLUTION

URGING THE SENATE COMMITTEE ON HEALTH AND DEMOGRAPHY AND OTHER APPROPRIATE COMMITTEES, TO REVIEW REPUBLIC ACT 7875 OR THE NATIONAL HEALTH INSURANCE ACT OF 1995, AS AMENDED, WITH THE END IN VIEW OF INCREASING BENEFITS UTILIZATION BY INDIGENT MEMBERS

Whereas, Article XIII, Section 11 of the 1987 Philippine Constitution declares that “The State shall adopt an integrated and comprehensive approach to health development which shall endeavor to make essential goods, health and other social services available to all people at affordable cost. There shall be priority for the needs of the underprivileged sick, elderly, disabled, women, and children. The State shall endeavor to provide free medical care to paupers”;

Whereas, in support of the mandate to promote health for all, the National Health Insurance Act was passed in 1995 to institutionalize social health insurance in the country through the National Health Insurance Program (NHIP);

Whereas, the Philippine Health Insurance Corporation (PhilHealth) is the lead agency in the implementation of the NHIP;

Whereas, PhilHealth has already exceeded its 2010 target of 85% coverage of the country’s 92 million population by 1 percent (86%), extending coverage to 79.56 million Filipinos by September 2009;

Whereas, of the 79.56 million covered by PhilHealth, employees make up the biggest chunk at 37.24 million; the self-employed, 14.86 million; overseas workers, 8.44 million; and pensioners and retirees, 700,000;

Whereas, also covered by PhilHealth are 18.32 million of the country’s poorest of the poor, whose health insurance premiums are paid for by either local government units (LGUs) or the national government under a sponsored program;

Whereas, while PhilHealth strives for universal coverage of indigent families, the recent National Demographic and Health Survey (NDHS) showed that there is very low utilization of NHIP benefits among the very poor members;

Whereas, according to the survey, thirty-two percent of PhilHealth members from the richest income quintile used PhilHealth in the past 12 months, while of the poorest 20 percent, only 17 percent availed of the benefits;

Whereas, the survey explained that the higher utilization rates of PhilHealth by the upper income group is possibly due to: (i) having more resources to pay for the remainder of the hospital bill after deducting the PhilHealth benefit, (ii) a greater capacity to fulfill requirements for claims, (iii) having better access to PhilHealth accredited facilities, and (iv) having more information on the procedures for filing claims;

Whereas, PhilHealth's advocacy to increase enrollment and coverage should equal its goal to improve health benefits utilization by the marginalized sector: Now therefore be it

RESOLVED, as it is hereby resolved, to urge the Senate Committee on Health and Demography and other appropriate committees, to review Republic Act 7875 or the National Health Insurance Act of 1995, as amended, with the end in view of increasing benefits utilization by indigent members.

Adopted,



MANNY VILLAR
Senator