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SENATE

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P.S.R. No. 470

Introduced by Senator TEOFISTO "TG" GUINGONA III

RESOLUTION

DIRECTING THE COMMITTEE ON HEALTH AND DEMOGRAPHY TO CONDUCT AN INQUIRY IN AID OF LEGISLATION ON HOW, IN THE PURSUIT OF UNIVERSAL HEALTH CARE, THE NATIONAL HEALTH INSURANCE PROGRAM IS ENSURING FINANCIAL RISK PROTECTION AND BENEFIT DELIVERY TO ITS MEMBERS, WITH THE END IN VIEW OF PROVIDING REMEDIAL LEGISLATION AND/OR POLICY THAT WILL FURTHER IMPROVE ACCESS TO AFFORDABLE AND QUALITY HEALTH CARE FOR ALL FILIPINOS.

WHEREAS, Section 11, Article XIII of the 1987 Constitution provides 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 the people at affordable cost. There shall be priority for the needs of the under-privileged, sick, elderly, disabled, women, and children. The State shall endeavor to provide free medical care to paupers."

WHEREAS, The National Health Insurance Act of 1995 (RA No. 7875) institutionalized social health insurance in the country through the National Health Insurance Program (NHIP). The NHIP aims to reduce out-of-pocket spending and address inequities in health financing. The said law also created the Philippine Health Insurance Corporation (Philhealth) which is mandated to administer the National Health Insurance Program.

WHEREAS, according to the Philippine National Health Accounts from 2004 to 2011, the out of pocket expenses shouldered by households averaged 54.8 percent of Total Health Expenditure, while Philhealth contributed a mere 8.5 percent. The steep out of pocket payments to finance health care needs is a heavy burden to families, especially those belonging to lower income groups.

WHEREAS, one of the goals of the Aquino Administration is to achieve Universal Health Care (UHC). Also referred to as Kalusugang Pangkalahatan, the Department of Health (DoH) defines UHC as the "provision to every Filipino of highest possible quality of health care that is

accessible, efficient, adequately funded, fairly financed and appropriately used by an informed and empowered public."¹

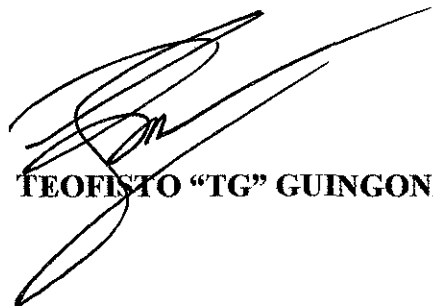
WHEREAS, in order to attain Kalusugang Pangkalahatan, the DoH and Philhealth recognize three strategic thrusts to be pursued namely: 1) Financial risk protection through the expansion in enrollment and benefit delivery of the National Health Insurance Program; 2) Improved access to quality hospitals and health care facilities; and 3) Attainment of health related Millennium Development Goals.²

WHEREAS, the number of enrollees to Philhealth increased from 62 percent of population (or 57.20 million beneficiaries) in 2010, to 80 percent of the population (or 77.86 million Filipinos) in 2013. Of the 77.86 million enrolled, 20-25 million beneficiaries come for the poorest income quintile.³

WHEREAS, Aside from being enrolled, Philhealth members must know what can be availed, where to avail and how to claim benefits for protection from high costs of health care to be realized. The 2003 National Demographic and Health Survey (NDHS) and the 2009 Joint Benefit Delivery Review by DoH and Philhealth showed the wide disparity between the rich and the poor in terms of utilizing Philhealth benefits. The NDHS attributed the low utilization rate by poor members to the following: 1) having little or no resources to pay for the remainder of the bill after deducting Philhealth claim; 2) absence or inadequacy of Philhealth accredited facilities; and 3) having inadequate information of their benefits and procedures to claim.

NOW THEREFORE, BE IT RESOLVED, as it is hereby resolved by the Philippine Senate to direct the Committee on Health and Demography to conduct an inquiry in aid of legislation, on how, in the pursuit of universal health care, the National Health Insurance Program is ensuring financial risk protection and benefit delivery to its members, with the end in view of providing remedial legislation and/or policy that will further improve access to affordable and quality health care for all Filipinos.

Adopted,



TEOFISTO "TG" GUINGONA III

¹ Executive Summary. (2010, October-December). Acta Medica Philippina, 44 (4), 9.

² *Universal Health Care in the Philippines: Gains and Challenges*. Presentation of DoH Secretary Enrique Ona to the Senate Committee on Health and Demography. January 22, 2013.

³ *Ibid.*