

The Overseas Filipinos Program

Ensuring Social Health Insurance Coverage of Filipinos abroad



Presentation Outline

- National Health Insurance Program
- PhilHealth Vision and Mission
- The Overseas Workers Program

National Health Insurance Program (NHIP)

- Republic Act 7875, as amended, mandatory coverage for all Filipinos
- Universal Healthcare for all Filipinos
- Implemented and managed by the Philippine Health Insurance Corporation (PhilHealth)
- Overseas Filipinos Program, ensure coverage of Filipinos abroad, documented or not

PhilHealth Vision



Bawat Pilipino **MIYEMBRO**
Bawat miyembro **PROTEKTADO**
Kalusugan natin **SEGURADO**

Every Filipino is a Member
Every Member is Protected
Everybody's Health is Ensured

PhilHealth Mission



SULIT NA BENEPISYO
sa bawat Miyembro
DEKALIDAD NA SERBISYO
para sa Lahat

Optimal Benefits for every Member.
High Quality Service for all.

Membership Categories

Universal Coverage



**Formal
Economy**



**Informal
Economy**



**Lifetime
Members**



Sponsored



Indigent

Membership

- Implementation of RA 10606 otherwise known as the National Health Insurance Act of 2013 - **Mandatory coverage for all Filipinos:**
 - a. Members in the formal economy (*Government and Private Employees, Seabased Migrant Workers*)
 - b. Members in the informal economy (*Migrant Workers, Self-Earning, Professionals and Informal Sector*)
 - c. Lifetime Members (*Pensioners, Retirees*)
 - d. Sponsored Members (*Vulnerable Groups, LGU volunteers, Pregnant Women who are not NHIP members*)
 - e. Indigents (*Poor as identified by DSWD*)

Membership

As of June 30, 2014

Sector		Members	Dependents	Beneficiaries
Members in the Formal Economy		13,037,197	14,045,008	27,082,205
	Private	10,894,046	10,166,518	21,060,564
	Government	2,090,295	3,841,268	5,931,563
	Household Help/Kasambahay	52,424	36,565	88,989
	Enterprise Owner & Family Drivers	432	657	1,089
Members in the Informal Economy		3,271,905	3,772,521	7,044,426
	Migrant Worker	717,459	612,997	1,330,456
	Informal Sector	2,022,543	2,542,418	4,564,961
	Self-Earning Individual	516,431	599,035	1,115,466
	Organized Group and Others	15,472	18,071	33,543
Indigents		14,706,520	30,442,497	45,149,017
Sponsored Members		361,508	438,375	799,883
Lifetime Members		849,378	605,419	1,454,797
TOTAL		32,226,508	49,303,820	81,530,328

82% of 2014
projected
population

Note: 2014 Projected Population is 99,558,078

Indigent count of members is based on DSWD list while indigent dependents is estimated using 2.07 multiplier.

THE OVERSEAS FILIPINOS PROGRAM

Overseas Filipino Workers (OFW)

Top 10 Destination of OFWs, 2011

Demographic

As of 2010

- OFWs represents 6.9% of the economically active population (20-39 years old)
- Average age of 34.4 years old
- For every 10 Women, there are 11 Men

Source : Philippine Statistics Authority

Rank	Destination	Percentage
1	Saudi Arabia	18.77
2	UAE	13.97
3	Singapore	8.69
4	Hong Kong	7.68
5	Qatar	5.96
6	Kuwait	3.89
7	Taiwan	2.48
8	Italy	1.88
9	Bahrain	1.08
10	Malaysia	0.99

Source : Philippine Overseas Employment Agency

The Benefits

1. Primary Care Benefits
2. Fixed or case rate payment of at least Php4,600 (or \$107) medical or surgical cases including selected cancer or cardio cases & prosthetics
3. Reimbursement for confinements abroad
4. Other special benefit packages for TB, HIV, etc.
5. Lifetime membership upon retirement at age 60 with payment of 120 months of contribution





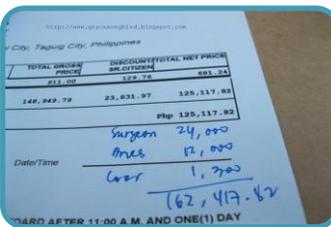
How to Avail the Benefits ?



Accredited Hospital and Professionals (doctor)



PhilHealth Claim Form 1 and Submit supporting Documents for Claims Purposes



Automatic Deduction of PhilHealth Benefits upon Discharge (*local confinement*)



Confinement abroad is reimbursable based on local benefit payment rate



How to Avail the Benefits ?

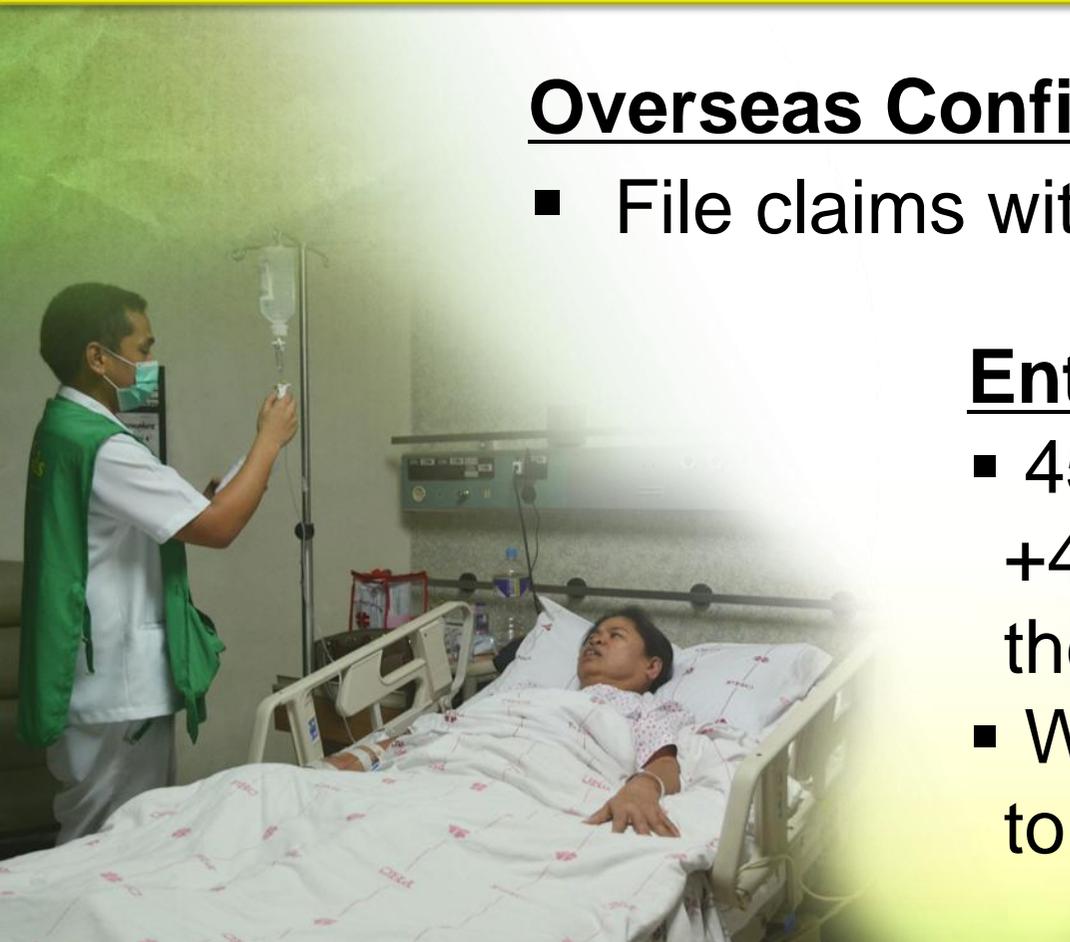
Important !!!

Overseas Confinement

- File claims within 180 days upon discharge

Entitlement

- 45 calendar days for the member +45 calendar days to be shared by the qualified dependents
- With valid premium payment prior to confinement



How much is the premium?

Premium for Land Based :

Php2,400.00 or \$55.81 annually

- Payment on an Annual basis
- The amount is equivalent to the premium contribution of the poorest members of PhilHealth

Premium for Seabased :

- Contribution depends on amount salary



Who are covered?



Principal Member including his/her
Qualified Dependents:

- Legal Spouse (*not an active member*)
- Children below 21 years old
- Children with mental & congenital conditions regardless of age
- Foster child (ampon)
- Parents 60 years old and above
- Parents with permanent disability

Where to Pay?

Payment can be made to any of the following:



PhilHealth Offices nationwide



I-Remit International, Inc.



Ventaja Inc.



Land Bank of the Philippines



Development Bank of the Philippines



Philippine Veterans Bank



Banco de Oro

How to be a Member ?

Member Data Record and PhilHealth Number Card

- Records of member as reflected in the database. Issued to members upon registration together with the PhilHealth Identification Card
- Dependents are reflected in this document if reported by the member



MDR

MEMBER DATA RECORD

MEMBER INFORMATION

PhilHealth Identification Number (PIN) : 010253370756 Group Policy Contract Number: 123456789123456789123
 Member Category : INDIVIDUALLY PAYING MEMBER - iGroup

DELA CRUZ, JUAN A.
 CONCEPCION, BARAS, RIZAL 1234

Foreign Address : N/A Sex : Male
 Date of Birth : 02/13/1987
 Place of Birth : BINJANGAN, MISAMIS ORIENTAL
 Contact No. (Foreign) : N/A Civil Status : SINGLE
 (Local) : Tax Identification Number :

EMPLOYER/ORGANIZED GROUP INFORMATION

PhilHealth Number (PEN/POGN) : 301010000014
 Name of Employer/Organized Group : TEST IGROUP
 Business Address : 014 DIAMOND BUILDING LE TIGRE, LEPANTO, ALEGRIA, CEBU
 Telephone Number : N/A
 Tax Identification Number : N/A

DEPENDENT INFORMATION

No.	Surname	Given Name	Middle Name	Sex	Relation	Date of Birth
*** NO DECLARED DEPENDENTS ***						

PAYMENT INFORMATION

Coverage	OR Number	Group Class	Amount	Date of Payment
1/1/2013 to 3/31/2013	99910788	BRONZE	300.00	11/26/2012



ELIZABETH S. FERNANDEZ

Branch Manager
 NCR South (Las Piñas)

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Challenges

- Establish office abroad to bring PhilHealth programs and services closer to Filipinos overseas;
- Coverage of undocumented Filipinos
- Accredit collecting agents in all countries with Filipino OFWs



Thank you!