

ASSAnews

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Chair's Statement


Congratulations to the ASEAN Social Security Association (ASSA) on its 10th Anniversary! The increase in the number of ASSA member institutions is a demonstration of the recognition of the need for a forum to share ideas, celebrate successes and tackle common issues we all confront. Twice a year, the Board meets to share good practices they are implementing in their respective institutions. With this regular exchange of experiences, we are able to move forward in our reform initiatives faster, with better results and at lesser costs.

Given the challenges our peoples and members in South East Asia are facing, social security is much more relevant and imperative. The ongoing financial crunch in the United States may soon have its rippling if not crippling effects in our financial markets. Some of our member countries are facing rapid population growths while there are pockets where aging and population slow down are pressing concerns. The health concerns are varied as are the other attendant issues of development and modernization. Yes, technological advancement presents opportunities for doing things previously unimaginable. Let us seize the opportunity of what technology has to offer.

As the ASSA moves towards its next decade, and as new challenges continue to crop up, I am confident that the peoples of Southeast Asia will be in a better position because of the goals and aspirations of the member institutions of the ASSA. Together, we can make this part of the world a better and safer place as we demonstrate to the rest that we can achieve more together.

Let me take this opportunity to extend my best wishes to the incoming Chair of the ASSA, Mr. Liew Heng San, Chief Executive Officer of the Central Provident Fund Board of Singapore. As PhilHealth hands over the task, I personally look forward to participating in the future undertakings of the ASSA as I am sure the 22nd Board meeting will be a very fruitful and successful undertaking.

As we say "cheers and long live" in our language, "Mabuhay tayong lahat!"



Dr. Rey B. Aquino
President and CEO

MESSAGE



The first decade of the ASEAN Social Security Association's existence was a period characterized by several achievements. The "Good Practices" presentations, which numbered to 73 as of April 2008, as well as the interesting articles from the 18 issues of the ASSA News, have been inspiring the member-institutions to set new goals in improving their respective social security programs to make them serve the needs of their members better. Very noteworthy is that from an initial seven member-organizations coming from five ASEAN countries, ASSA has grown to 18 member-organizations from eight ASEAN countries. In a few months, another year shall have been added to ASSA's fruitful existence. We hope and believe that both Cambodia and Myanmar will soon join us to further increase the membership to twenty social security organizations coming from ten ASEAN countries.

Some international agencies concerned about peoples' welfare, such as the International Labor Organization and the World Health Organization, have been cognizant of the Association's potential as a mover of social security in our part of the world. The ASSA also caught the attention of another international agency, the UNESCAP. In July of this year, the ASSA Secretary General, along with some other resource speakers from countries that have successful health financing programs such as South Korea, the Philippines and Thailand, was invited to Bangkok to talk about the activities of ASSA. This was a meeting co-sponsored by the French Government and the said UN agency, to discuss and make recommendations on how public spending on health could be increased in Mekong River countries where health expenditures are relatively low in comparison with their more progressive neighbors.

The invitation served notice that our association is being looked at as one that could play an important role in the promotion of social security in the region, especially in the field of health financing. We can see that this is a recognition that puts to test the resolve of the ASSA to fulfill the objectives that have been set by its founders. This recognition, while posing additional challenges to the ASSA, certainly do the association proud. The need for technical expertise in establishing and maintaining the sustainability of various health

financing schemes was one of the critical issues raised by delegates. Surely, member-countries with long-existing health financing programs can share their experience and expertise in these fields to those countries, such as Laos, Cambodia and Myanmar, endeavoring to start their own programs. Incidentally, delegates from the latter two countries expressed their eagerness to also become members of the ASSA.

While some members expressed their reservations in adopting proposals to make commitments in ensuring the establishment of social security programs, not just for their own people but for foreign migrant workers as well, this cannot not be interpreted as side-stepping from the objectives of the association. It is recognized that there are official organizations in their respective countries that should handle these concerns. What the ASSA members can probably do is to bring up these ASSA proposals to these official organizations for their possible consideration. We certainly hope that in the future, there will be social protection for every citizen of any country available for him in whichever part of the world he ends up earning a living.

Pushing the ASSA to a higher plane should not be difficult under the leadership of the Central Provident Fund of Singapore, as the responsibilities of the Chairperson and that of the Secretary General will start on their shoulders on this 22nd meeting of the ASSA Board. I am sure that with the cooperation of every member, the 11th and future anniversaries of the ASSA shall be characterized by more landmark accomplishments.

Best wishes to the incoming Chairman, Vice-Chairman, and Secretary General.



OCTAVINO Q. ESQUERRA
Secretary-General

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Singapore's Central Provident Fund

My CPF Stash Financial Literacy the Fun Way!

The Central Provident Fund Board (CPF Board) believes that good financial habits can be cultivated at an early age. Based on this belief, CPF Board's Member Education Department (MED) revamped the Board's Learning Journey for Upper Secondary, ITE, Polytechnics and Pre-University students.

As part of the revamp of the Learning Journey programme, CPF Board introduced a "real-life" board game – my cpf STASH. my cpf STASH was developed jointly by MED and Housing Department to teach financial concepts to students and working adults in a fun and engaging way.

My cpf STASH is a board game that replicates typical life stages and events to bring across key financial principles such as needs versus wants, savings and investments, to name a few. Participants will also be tested on their knowledge about CPF schemes and services during the game.

So far, the result has been encouraging. About 98% of the 281 students who played the game from February to July 2008 understood the financial concepts used in the game and 93% of them felt that they could apply the financial concepts learnt from the game in their personal life. So who says gaining financial literacy cannot be fun?





EPF, ISSA INK MOU for Liaison Office in Kuala Lumpur



Closer cooperation among social security organisations in the ASEAN region will be fostered with the signing of the Memorandum of Understanding (MOU) between the Employees Provident Fund (EPF) and the International Social Security Association (ISSA) for the establishment of the ISSA Liaison Office for South East Asia in Kuala Lumpur.

The MOU was signed by EPF Chief Executive Officer Datuk Azlan Zainol and ISSA Secretary General Hans-Horst Konkolewsky in the presence of Deputy Finance Minister Dato' Hj Ahmad Husni Mohamad Hanadzlah, EPF Chairman Tan Sri Samsudin Osman and

ISSA President Corazon S. de la Paz-Bernardo.

Speaking at the event, Tan Sri Samsudin said, "The signing of the MOU marked a new milestone for the EPF as the organisation assumes a more critical role in social security development at the regional level. As a champion of social security in Malaysia, the EPF shares the same aspirations as that of the ISSA and looks to this alliance as a platform for research, knowledge production and transfer, and the promotion of social security in the ASEAN region."

Based in the EPF Building in Kuala Lumpur, the new ISSA Liaison Office is driven by a dedicated team

led by a Liaison Officer to carry out planned activities guided by the general direction and coordination of the ISSA headquarters in Geneva, Switzerland. The EPF's appointment to host the ISSA Liaison Office is for a period of three years and stands to be extended with good performance.

Samsudin added, "For the EPF, our primary mission has been to provide retirement benefits to our members through efficient and reliable management of their retirement savings. We hope to fulfill our role and expectations within ISSA by actively implementing regional activities within the overall framework of the Association."

ECC Consults Maritime Industry on Improving KaGabay Program



The Employees' Compensation Commission has been laying the groundwork for a consultation meeting with maritime industry representatives to provide disabled seafarers access to ECC's KaGabay Program. The conference will be participated in by human resource management unit heads and claims officers of shipping companies.

The KaGabay Program or the Katulong at Gabay sa Manggagawang may Kapansanan is a special assistance program for occupationally-disabled workers (ODWs) aimed at facilitating their re-integration into the economic mainstream through skills training



and assistance in the setting up of a micro-enterprise or home-based business.

Information obtained from some of the seafarers who were recipients of the KaGabay Program in the past revealed that many of their colleagues have not benefited from the free

training and physical restoration services because of their lack of awareness of the program.

The ECC Work Contingency Prevention and Rehabilitation Division has opted to pursue a new approach in the promotion and advocacy of the KaGabay Program among seafarers by establishing linkage with the maritime industry to allow the ECC direct access to the disabled seafarers' files in an effort to improve the number of ODWs availing of benefits provided by the KaGabay Program.

The restructured KaGabay Program in 2002 and even the original rehabilitation program of the ECC in the early '80s were marked by low availment of rehabilitation services. The flaws and gaps in the implementation of the KaGabay Program has to be clearly identified, studied and properly addressed. In 2007, more than 1,800 invitation letters were sent to ODWs but only about 6% or 117 responded. Ultimately, only 11% or 14 ODWs qualified and undertook the training courses provided by the program.

By focusing on disabled seafarers, the ECC believes that a good number of seamen may be extended help by the ECC, particularly in the setting-up of home-based business. Since seafarers are believed to maintain more savings, compared to other types of workers, they should have a better potential to start their own small businesses.



TAP Celebrates 15th Anniversary

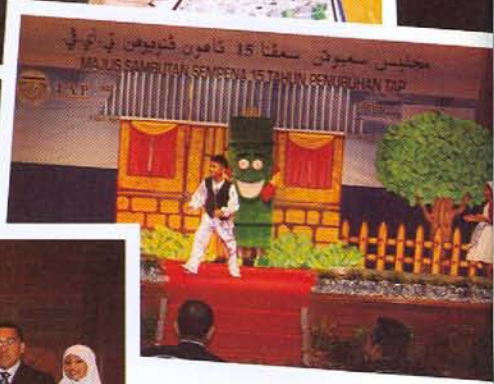
Tabung Amanah Pekerja (TAP) recently celebrated its 15th anniversary in a ceremony held at the Rizqun International Hotel, Gadong.

Present as the guest of honour was Minister of Finance II Pehin Orang Kaya Laila Setia Dato Seri Setia Awang Haji Abdul Rahman bin Haji Ibrahim, who also officiated the event. The Minister of Culture, Youth and Sports Pehin Orang Kaya Seri Dewa Major General (Rtd) Dato Seri Pahlawan Awang Haji Mohammad bin Haji Daud also graced the event in his capacity as Chairman of the TAP Board of Directors.

Among the objectives of the celebration were to convey TAP's

appreciation to its members and employees, and to increase public awareness on TAP.

The event started with an opening speech from the Chairman followed by a speech by the guest of honour who then launched the financial planning campaign in primary schools nationwide. The TAP theme song entitled "Menjana Masyarakat Berhemat" was also launched, sang by local performer 'Joe-M'.



Other performances included a theatre musical performance on Financial Planning by students of Seri Mulia Sarjana School and the introduction of

TAP Mascot called 'Alai Jimat'.

The highlight of the event was the presentation of certificates of appreciation and souvenirs to 29 TAP members who retired in December 2007. Each recipient also received a deposit certificate worth \$100.

Other activities to commemorate the anniversary included the publication of TAP comic book and he TAP 15 years anniversary book.

SSO supports Trade Unions and Employers' Organizations' training courses on social security



The Social Security Office is providing financial support for training courses on social security, health promotion and safety at work to Trade Unions and Employer's Organizations to educate them on the benefits of the Social Security Fund and the Workmen's Compensation Fund.

Surin Chiravisit, Secretary - General, said that the responsibilities of SSO are to provide protection for enterprises with one or more

employees/ insured persons who are injured or sick, disabled or died from non-work related causes, including maternity, child allowance, old age pension and unemployment benefit under the Social Security Act and provide protection for employees / insured persons who are injured or sick, died or disappeared from work-related cause under the Workmen's Compensation Act.

However, most employees / insured persons and employers do not have enough knowledge on the Social Security Fund and the Workmen's Compensation Fund especially about the processes involved to ensure receipt of services from the SSO. The

SSO thus provides financial support for training courses organized by TUs and EOs regarding the processes involved in registration, contributions payment, benefit claims from the funds as well as medical services from the registered hospitals.

In 2007, the SSO spent 23,380,000 baht for 11 Trade Unions and 11 Employer's Organizations to provide training for 1,169 classes. Each class consists of 46 persons, with each class receiving 20,000 baht.

Surin also said that the SSO will continue to provide further support for these trainings this year. At least 10 Trade Unions and 12 Employer's Organizations are joining the training programs.

The SSO has approved a budget of 24 million baht from the Social Security Fund for 1,200 training courses on social security and 2 million baht from the Workmen's Compensation Fund for 100 training courses (20,000 baht per course). The amount will be paid for the lecturers, food, drinks and training venues. Moreover, the SSO will assign staffmembers to educate employers, employees and insured persons on the benefits of the Social Security Fund and the Workmen's Compensation Fund, medical services of both funds and on drug abuse and sufficient economy.

21st ASEAN Social Security



Association Board Meeting



21st ASEAN Social Security



Association Board Meeting



National Health Fund Office Delegates Visit VSS

Not only is Vietnam recognized as a New Dragon in the Southeast Asian Region, an emerging market and a booming economy, but the counterparts of Vietnam Social Security (VSS) in social security system development around the world has also found the VSS Model as a prestige model for developing countries. During the last two years, VSS has become a happy destination for many delegations

coming from different parts of the world as such Mongolia, Laos, Tanzania, Sri-Lanka, China, Cambodia and most recently, Thailand. A 28-member delegation from the National Health Fund Office (NHFO) of Thailand led by Dr. Winai Sawasdivorn, Secretary-General, recently visited the VSS.

The VSS was very happy to be the host for an exchange opportunity with counterpart Thailand, a

country with a well-designed social security network in the Region especially with the 30 baht scheme. Dr. Sawasdivorn shared with his Vietnamese counterpart, Dr. Do Van Sinh, Vice Director General on Universal Coverage Scheme the historical development, achievements, initiatives and future challenges of their own system.

The host country also informed the Thailand delegation about health care system development and health care financing policy particularly for the poor and took the delegation to visit two hospitals: General Hospital and Hospital of Traditional Medicine. Discussions in the two hospitals focused on oriental medicine to benefit the people and how to find the human resources to fill the gap in rural and mountainous areas.



Leadership Changes at SSS



he was associate professor at the Asian Institute of Management, and corporate planning and finance officer of several private companies, such as Canlubang Sugar Estate, Canlubang Pulp and Manufacturing Corp., C-J Yulo and Sons, Philippine National Oil Company, Luzon Stevedoring Corp., and Mobil Oil Philippines. His first government position was as director of the Congressional

After seven years at the helm, Corazon de la Paz-Bernardo officially stepped down as president and chief executive officer of the Philippine Social Security System (SSS) on July 31, 2008, citing poor health and a desire to return to the private sector. Philippine President Gloria Macapagal-Arroyo accepted de la Paz-Bernardo's resignation, and sincerely thanked her for the "leadership, reforms and initiatives she did as SSS chief." Appointed to replace de la Paz-Bernardo is Romulo L. Neri, who is the former chairman of the Commission on Higher Education (CHED).

By virtue of Administrative Order Number 232 issued by President Arroyo, the new SSS administrator, Neri, is given the additional responsibility to head the newly-created National Social Welfare Program, which aims to consolidate and harmonize the social welfare activities of government agencies such as the Department of Health, Department of Social Welfare and Development, Philippine



Health Insurance Corporation, the Government Service Insurance System, and the SSS. As such, Neri, who took over the leadership of SSS on August 1, 2008, is given the rank of Cabinet Secretary.

Neri holds a degree in business administration, major in marketing, from the University of the Philippines, graduating magna cum laude and class valedictorian. He also holds a Master in Business Administration degree, major in finance, from the University of California at Los Angeles. Prior to joining government,

Planning and Budget Office of the House of Representatives in 1990. President Arroyo appointed him as secretary of Budget and Management in 2002, then as director general of the National Economic Development Authority, and later as CHED Chairman.

Meanwhile, de la Paz-Bernardo shall continue her presidency of the International Social Security Association (ISSA) until 2010, as she has been retained as a consultant of the Philippine Social Security Commission.

GSIS pilots voice recognition service on secluded island

BANTAYAN Island, Cebu — To prove that its new service works, the GSIS unveiled a voice-activated system for its members in a picturesque island located in the western portion of the northernmost tip of Cebu.

"If this will work in Bantayan Island, it will work anywhere," GSIS President and General Manager

Winston F. Garcia stressed, saying the service is being launched as part of its modernization program.

Garcia said the government corporation tested the service in several states in the United States prior to the local launch. The service was tested in Washington, New York, Chicago, Los Angeles, San Francisco, and Hawaii.

"This system removes the need for them to go to the GSIS office to renew their pension status. People can remotely do this now via a phone call," he said, as he explained how the system intends to further cut down queues in GSIS offices nationwide.

Dubbed GSIS Voice-Activated Processing System (G-V@PS), the voice-activated service will allow its members to transact with the GSIS using their unique voice as their "electronic signature," Garcia said.

"This is voluntary, but it provides them convenience," the government executive said when asked if he expects all members to avail of this new service.

The G-V@PS kiosk remains another option to apply for loans.

Garcia said the GSIS voice-activated system was customized by its own information technology department using software the GSIS acquired. The government corporation has spent around P500 to P600 million to computerize its operations.

The voice-activated service is one of the recent services it developed. With this system, members and pensioners need only call a GSIS teleservice domestic toll-free number. Garcia said the system is secure, and can detect "tape-recorded" voice.





PhilHealth has New President and CEO

Another medical doctor recently assumed the reins of the Philippine Health Insurance Corporation (PhilHealth).

Dr. Rey B. Aquino formally took over the post as PhilHealth President and CEO, vice Lorna O. Fajardo, who was Acting President and CEO since 2005.

In his address to employees, Aquino said that he will continue the pursuit of universal coverage, push

efforts to promote fraud detection and prevention, support premium collection initiatives and study the introduction of additional health insurance benefits for members.

He said that as three-term Mayor of San Fernando City, he already knew the importance of PhilHealth, especially where helping the poor families in his city was concerned. He appreciated the role that PhilHealth played in easing the financial burden

of poor families when a member of the family is confined. "Records will show that as local chief executive, I was one of those who had the highest enrolment figures (in the Sponsored Program) during my time," he said.

At the same time, he urged LCEs and Congressmen to " earmark amounts for the LGU counterpart" in the annual premium of enrolled indigents to match the national government's counterpart funding, as well.

Aquino also called on PhilHealth employees to "think, move, aim, and dream as one team, Team PhilHealth," adding that he will also look into the possibility of pushing for the procurement of a Corporate Center in the National Capital Region and PhilHealth buildings in the regions.

EPF sponsors old age financial protection chair in UM

The Employees Provident Fund (EPF) has endowed a fund of RM2.5 million to the University of Malaya to create the nation's first endowed chair on old age financial protection, reflecting the EPF's commitment in staying relevant to its members by advocating policy research and education that promotes social security for the older members of the population.

In ceremonies held at the EPF headquarters, the deed of trust to create the 'EPF Old Age Financial Protection Chair' was signed on behalf of the EPF by Deputy Chief Executive Officer (Operations) Encik Ibrahim Taib, while University of Malaya (UM) was represented by Deputy Vice-Chancellor Professor Dato' Dr. Mohd Amin Jalaludin. The event was witnessed by EPF Chairman Tan Sri Samsudin Osman, UM Vice Chancellor Datuk Rafiah Salim and EPF Chief Executive Officer Datuk Azlan Zainol.

"The objective of this initiative is to enhance policy and academic research in the area of old age financial protection in the country. More explicitly, the Chair aims to contribute towards the formulation of effective policies in relation to financial security for old age for the benefit of Malaysians and the region at large," said Tan Sri Samsudin Osman at the event.

He added that policy formulation

of recent times require accurate information and data on all aspects pertaining to the subject matter. As such, knowledge and education is of paramount importance as correct and timely decisions can only be made when a thorough set of facts are paired with the right analytical tools. Commenting on the partnership with University of Malaya, Tan Sri Samsudin said the choice was based on the university's comprehensive research proposal on social security, their worldwide recognitions and certifications and their exemplary record in managing endowed chairs.

The primary activities of the holder of the Social Security Chair include extensive policy research on

the subject, publishing articles based on research findings, supervising post-graduates, organising seminars and public lectures, as well as being a key source of reference for the EPF for issues pertaining to old age financial protection.

Tan Sri Samsudin said, "There is a clear need to address pressing issues with regard to the financial well-being of our old age society especially in light of the challenges facing us today such as inflation, escalating costs and longer life expectancy. It is our sincere hope that the establishment of this Chair will result in a great stride forward for the EPF in shaping policies that meet the changing demands of its members."





Memorandum of Agreement

Signing Ceremony

22 January 2008

E-Payment for Pag-IBIG Members Abroad

Fund members registered under the Pag-IBIG Overseas Program (POP) may now remit their monthly contributions and loan amortization payments through any overseas branch or remittance center of the Philippine National Bank (PNB).

The Pag-IBIG Fund, in partnership

with the PNB, recently launched its Overseas Bills Payment System, a collection and transmittal payment system for POP members utilizing PNB's overseas banking network. The move is seen to optimize Pag-IBIG's services to Filipinos overseas.

The agreement was signed by

Pag-IBIG CEO Atty. Romero F.S. Quimbo and PNB President Omar Byron Mier (second and third from left, respectively). Witnessing the signing are (from left) Pag-IBIG SVP for Technical Support Emma Linda B. Faria; and PNB's EVP Anthony Q. Chua and FVP Patricia N. Tan.

SSO Provides Housing Loans for Insured Persons

Surin Chiravisit, Secretary-General, revealed that the SSO, Ministry of Labour, in collaboration with the Government Housing Bank, organized the Friendship Housing Project SSO-GHB worth 3,000 million baht to enable insured persons to have a chance to buy their own residences at a fixed lending rate at 4.5% per year for the first three years. After the period, it will be the floating rate as specified by the Bank.

The insured persons may choose to pay directly to the bank by installment or let their employers deduct the amount from their monthly wages and pay the amount to the bank. They can also choose to buy their own residences. However, the Bank requires that the insured persons must receive monthly wages not more than 30,000 baht and be an insured person for not less than one year or be a voluntary insured person under Article 39.

Applicants may submit their documents to the Government Housing Bank throughout the country. The loan submission will be terminated on 1 December 2008 or when credit for the amount is completely approved. This project will be beneficial for all stakeholders. The SSO will receive interest from the bank at market rates, and the insured persons will avail themselves of interest rates lower than the market rate at 3%. At least 5,000 insured persons will benefit from this initiative which is expected to similarly encourage economic, real estate market and employment.

Tacloban City – For micro entrepreneurs like 56-year old Violeta Seno, health is wealth indeed. A sound mind and a strong body are as much a capital as seed money and skills for these small entrepreneurs because once they get sick, they immediately lose the little income they badly need to keep food on the table and shirts on the back of their children.

For Mana Violy, that daily income from selling lumpiang shanghai (vegetable rolls) to neighboring schools and office comes up to about P800, which she uses to keep her small business growing and provide the needs of her three children, one of which is still in college.

"If I get sick, I won't earn. We won't have money for food and other daily needs," Mana Violy tells the Inquirer in Waray.

The single mother felt that lost income acutely when she contracted pneumonia and had to stay in the provincial hospital for two days. Not only was she not able to work, her medical bill also ran up to P12,000.

Fortunately for Mana Violy, she was a regular contributor to the Philippine Health Insurance Corporation (PhilHealth), so she only had to borrow P4,000 from friends and relatives to cover her bills. PhilHealth paid for the rest.

"I don't know what I would have done had I not been a member of PhilHealth. I would not have been able to raise the entire P12,000. I would have been too ashamed to borrow that amount from others," Mana Violy says.

She remains a proud card-carrying member of PhilHealth, paying about P300 a quarter to ensure her benefits. And since she knows first hand how PhilHealth can be a real help in times of need, she says she encourages her neighbors and fellow vendors to sign up to become PhilHealth members.

Likewise spreading the good news of PhilHealth membership is 34-year



When Health Is Truly Wealth

By
Tina Arceo-Dumlao
Philippine Daily Inquirer

old Shirley Cataray who helps her husband provide for their family by selling snacks like fried bananas and rice cakes.

Cataray says in an interview in her small home here that she had been a member of PhilHealth for less than a year when her second child was brought to Bethany Hospital here because of a ruptured appendix.

Her bill came up to P50,000 but PhilHealth, shouldered P19,000 of the amount, which was a big help to the family.

"I never really expected to use my PhilHealth benefits. But when I did I was glad I became a member. It was such a big help," says Cataray, a mother of four children whose husband earns about P400 a day from driving a tricycle.

To think that they have not even considered becoming members of PhilHealth until they joined the Taytay sa Kauswagan Inc., a micro-finance institution from which they get capital for their small and micro enterprises.

As members of TSKI, they pay P25 a week to enjoy PhilHealth benefits through its Kalusugang Sigurado at Abot Kaya sa PhilHealth Insurance (Kasapi).

Through Kasapi, PhilHealth partners with organized groups such as cooperatives, microfinance institutions, non-government organizations and rural banks to boost and sustain enrollment to social health insurance among the informal economy workers.

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When Health...

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Through the group enrollment program, it becomes easier for members of self-help groups and microfinance institutions such as TSKI to maintain contributions to PhilHealth, which has been trying since its inception in 1995 to reach out to the non-formal workers.

Kasapi is being implemented in Regions 1,3, 4-A, 8, 10, 11 and 13 and now has 12 organized group partners, including the Center for Agriculture and Rural Development –Mutual Benefit Association, Perpetual Help Multipurpose Cooperative, Green Bank and Tulay sa Pag-unlad Inc.

The German Technical Cooperation Agency (GTZ), Germany's international development arm, has been helping PhilHealth strengthen the program since 2005 as it believes that it is a potent tool in providing medical insurance to the less privileged.

At the same time, Kasapi helps strengthen PhilHealth as an institution as it is assured of a continuous flow of additional regular contributions.

GTZ supported PhilHealth in the development of the concept and the implementing rules and regulations. It also bankrolled the production of marketing materials to help the microfinance agencies and PhilHealth offices in promoting the program.

GTZ program manager Dr. Michael Adelhardt tells the Inquirer that nonformal workers were initially reluctant to pay for their PhilHealth membership as it competes with their other basic needs, such as food and shelter.

However, through the Kasapi program, they realize that health is as much a priority as health and education.

"We also try to sell the concept that the money they contribute goes to someone in need if they are not

using it," Adelhardt explains. "Those who stay healthy will help those who are sick."

He says GTZ is bullish on the Kasapi program as he believes that by going through groups, there is a higher possibility of sustained contribution, which is the main problem with individual contributions.

GTZ data show that the program is already bearing fruit in Eastern Visayas where its assistance is concentrated as enrollment has increased by 13 percent last year.

But there is still a long way to go as national coverage is just at 74 percent as of 2006 with priority now given to increasing coverage to informal economy workers, most of whom have their own businesses like sari-sari stores.

Adelhardt hopes that coverage will soon become universal as increased contributions will ultimately redound to increased benefits to members like Mana Violu.



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