



Sa Universal Health Care,  
ramdam ang  
**Pinalawak at mga  
Bagong Benepisyo para  
sa Mamamayang  
Filipino**





# Financial Coverage

PHILHEALTH BENEFITS & UPDATES

# UNIVERSAL HEALTH CARE ACT (RA 11223)



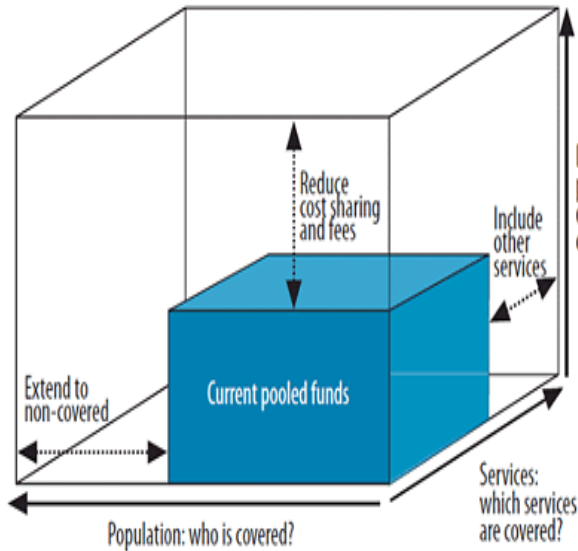
**UNIVERSAL HEALTH CARE**  
KALUSUGAN AT KALINGA PARA SA LAHAT

“UHC Act in the Philippines: a new dawn for health care”  
– World Health Organization

Ensure that all Filipinos are guaranteed **EQUITABLE ACCESS** to Quality and Affordable health care goods and services and **PROTECTED AGAINST FINANCIAL RISK**

# UHC's Aspirations

WHO's UHC Cube Framework



Population Coverage



**Population Coverage** – automatic inclusion of every Filipino citizen into the National Health Insurance Program



**Service Coverage** – immediate eligibility & access to population-based and individual-based health services



**Financial Coverage** – reduce out-of-pocket expenditure for health

# PHILHEALTH KEY DELIVERABLES



Automatic Coverage  
& Immediate Eligibility



Contracting of  
Networks



Comprehensive  
Outpatient Benefit



Diagnosis-Related  
Groups (DRGs)



Global Budget (GB)

# What are PhilHealth's strategies to provide health coverage for all Filipinos?

# PhilHealth Priorities: RISE 30



**Ease  
Administrative  
Burden**



**Regain  
Member,  
Provider, and  
Employee Trust**



**Build  
Institutional  
Capacity**

**Rise30: Sama-samang pag-angat para sa Bagong Pilipinas**

# Layunin: Isang PhilHealth na



## Mabilis

Hospitals and providers are paid on time



## Patas

Hospitals deliver better care



## Mapagkakatiwalaan

Filipinos feel secure in their health insurance coverage

# FINANCIAL COVERAGE



## No Balance Billing (NBB) Program

The NBB policy means no other fees or expenses shall be charged to or paid for by the patient-member above and beyond PhilHealth's package rate. This also refers to as Zero "Out-of-Pocket" (Zero OOP) expenses.

Further, the NBB program covers only confinements in basic or ward accommodations

PhilHealth Circular No. 2017-0017

# FINANCIAL COVERAGE



## Strengthen PhilHealth Primary Care Benefits

Protektado ang kalusugan ng bawat Filipino sa pinakabagong benepisyong handog namin sa Inyo



PhilHealth  
**Konsulta**  
Konsultasyong Sulit at Tama

Ang pinalawak na primary care benefit package para matulongan ang bawat isa na makaiwas o maagapan ang paglala ng sakit.

## WHAT ARE THE BENEFITS UNDER PHILHEALTH KONSULTA PACKAGE?

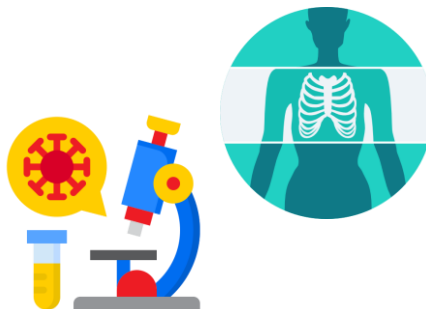
**Konsultasyong Sulit at Tama** (Konsulta) Package Expansion of the Primary Care Benefit Package adopting a responsive financing mechanism for the delivery of quality primary care services and commodities.

### LABORATORY TESTS

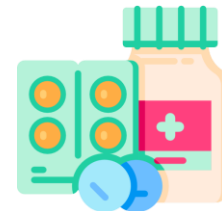
#### SERVICES



(Including preventive oral health services)



#### DRUGS & MEDICINES



**PhilHealth GAMOT**



## Primary Care Services

- ✓ Consultation and case management for conditions
- ✓ Preventive health services
- ✓ Assistance in accessing services in partner facilities
- ✓ Referral to specialty and higher levels of care



## 15 Diagnostic Services

- ✓ CBC w/ platelet count
- ✓ Urinalysis
- ✓ Fecalysis
- ✓ Sputum Microscopy
- ✓ Fecal Occult Blood
- ✓ Pap smear
- ✓ Lipid profile
- ✓ Fasting Blood Sugar
- ✓ Oral Glucose Tolerance Test
- ✓ Electrocardiogram
- ✓ Chest X-Ray
- ✓ Creatinine
- ✓ HbA1c
- ✓ Mammogram
- ✓ Abdominal Ultrasound



## 21 Drugs and Medicines

### Fluid and Electrolytes

- Oral Rehydration Salts

### Anti-microbial

- Amoxicillin
- Co-Amoxiclav
- Cotrimoxazole
- Nitrofurantoin
- Ciprofloxacin
- Clarithromycin

### Anti-pyretic

- Paracetamol

### Anti-dyslipidemia

- Simvastatin

### Anti-thrombotic

- Aspirin

### Anti-asthma

- Prednisone
- Salbutamol
- Fluticasone + Salmeterol

### Anti-hypertensives

- Enalapril
- Metoprolol
- Amlodipine
- Hydrochlorothiazide
- Losartan

### Anti-diabetic

- Gliclazide
- Metformin

### Anti-histamine

- Chlorphenamine Maleate

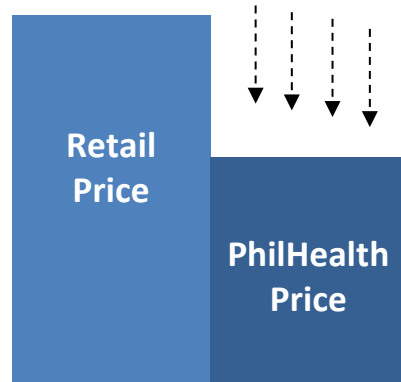


We are continuously  
expanding our  
**COVERAGE.**

# FINANCIAL COVERAGE



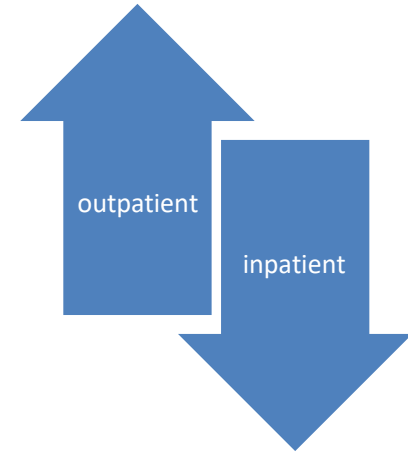
## Why pay for Primary Care?



Purchasing outpatient services through PhilHealth reduces out-of-pocket (OOP) spending for all Filipinos.

approx. **45%**  
of household spending for health is paid towards medical outpatient services (13.3%) and outpatient drugs (31.4)\*  
*\*Family Income & Expenditure Survey (FIES), 2012*

**“Para damang-dama ang PhilHealth ng bawat Pilipino.”**



Coverage for outpatient services for NCDs is essential to expanding coverage

# FINANCIAL COVERAGE



## Case Rate Adjustment

with the new

# 50% adjustment,

## your case rate packages have increased by 95%!

In February 2024, we had a 30% increase. This December, **an additional 50% was added to the more than 9,000 case rates** not covered by rationalization.

This includes case rates for medical and surgical cases – you will feel the benefits more.

PhilHealth Circular No. 2024-0037

Effectivity Date: January 01, 2025

# FINANCIAL COVERAGE



## New Case Rates for Selected Medical and Surgical Cases PC 2024-0037

A. Medical Cases		Case Rates (Php)	Medical Cases		Case Rates (Php)
1	Dengue I (Dengue Fever & DHF Grades I & II)	13,000	6	Cerebral Infraction (CVA I)	76,000
			7	Cerebro-vascular Accident (hemorage) CVA II)	80,000
2	Dengue II (Dengue Fever & DHF Grades III & IV)	47,000	8	Acute Gastroenteritis (AGE)	11,700
3	Pneumonia I (Moderate Risk)	15,000	9	Asthma	23,790
4	Pneumonia II (High Risk)	90,000	10	Typhoid Fever	19,500
5	Essential Hypertension	17,500	11	Newborn Care Package in Hospitals and Lying-in Clinics	5,752

B. Surgical Cases		Case Rates (Php)	Surgical Cases		Case Rates (Php)
1	Radiotherapy	3,000	6	Cholecystectomy	60,450
2	Hemodialysis	6,350	7	Dilation and Curettage	21,450
3	Maternity Care Package (MCP) (Hospital)	12,675	8	Thyroidectomy	60,450
	Maternity Care Package (MCP) (Lying-in)	15,600	9	Herniorrhaphy	40,950
	NSD Package (Hospital)	9,750	10	Mastectomy	42,900
	NSD Package (Lying-in)	12,675	11	Hysterectomy	58,500
4	Caesarean Section	37,050	12	Cataract Extraction w/ IO (for Adult)	80,900
5	Appendectomy	46,800		Cataract Extraction w/ IO (for Pedia)	187,100

# FINANCIAL COVERAGE



## 2024 Expansion of Case Rate

ILLNESS/ CASE RATE DESCRIPTION	CURRENT PACKAGE AMOUNT	BOARD-APPROVED PACKAGE AMOUNT	% INCREASE
HIGH-RISK PNEUMONIA	Php 32,000	Php 90,100	181%
ACUTE STROKE, ISCHEMIC	Php 28,000	Php 76,000	171%
ACUTE STROKE, HEMORRHAGIC	Php 38,000	Php 80,000	111%

# FINANCIAL COVERAGE



## Expansion in Benefits (2023-2025)

### Funded by PAGCOR and PCSO

- ✓ 1. **Increase in dialysis sessions from 90 to 156**
- ✓ 2. Rationalization of select Inpatient Case Rates
- ✓ 3. Enhancement of select Z Benefits
  - Orthopedic implants
  - ✓ • Kidney Transplantation
  - Cancer
    - ✓ - Breast (from 100K to 1.4M)
    - Cervical
    - Prostate
  - ✓ • Open heart surgeries for children:
    - Ventricular Septal Defect
    - Tetralogy of Fallot

### Funded by Regular Contributions

- ✓ 1. Outpatient benefit package for mental health
- ✓ 2. Outpatient therapeutic care for Severe Acute Malnutrition for children below 5 years old
- 3. PhilHealth GAMOT
  - Expansion of coverage under Konsulta+ (*Comprehensive Outpatient Benefit Package*)

# FINANCIAL COVERAGE



## New and Enhanced PhilHealth Benefits

### New

Emergency care package (ER)

Severe acute malnutrition package

Outpatient mental health services

Preventive oral services

Optometric services  
for children 0 to 15 years

Physical medicine, rehabilitation  
and assistive mobility devices

### Enhanced



Hemorrhagic stroke  
**P80k**  
from P30,000

Ischemic stroke  
**P76k**  
from P28,000



High-risk pneumonia  
**P90,100**  
from P32,000

Bronchial asthma  
**P22,488**  
from P9,000



Severe dengue  
**P47k**  
from P16,000

Acute myocardial  
infarction (angioplasty)  
**P524k**  
from P21,900



Cataract  
extraction  
**P20,200 -  
P187,100**  
from P16,000/eye

Hemodialysis sessions  
**P6,350**  
from P2,600

Neonatal sepsis  
**P25,793**  
from P11,700

### Expanded

**95%**  
increase in 9,000  
case rates packages

Readmissions  
due to same  
condition

  
Breast cancer  
up to  
**P1.4 million**  
from P100k



Kidney transplant  
up to  
**P2.1 million**  
from P600k

Hemodialysis  
**156**  
sessions

Peritoneal dialysis  
up to  
**P1.2 million**  
from P270k

\*partial list only

# New and Enhanced PhilHealth Benefits

**\*partial list only**



**156 Hemodialysis sessions** kada taon  
(mula 90 sessions/year)



**Outpatient Mental Health Package**  
**Php 9,000** para sa general mental health services at  
**Php 16,000** para sa specialty mental health services



**Bronchial Asthma**  
**Php 22,488**  
(mula sa Php 9,000)



**Hemorrhagic Stroke**  
**Php 80,000**  
(mula sa Php 38,000)  
**Ischemic Stroke**  
**Php 76,000**  
(mula sa Php 28,000)



**Dagdag na 30% sa mga Case Rate Packages!**



**Neonatal Sepsis**  
**Php 25,793**  
(mula sa Php 11,700)



**High-Risk Pneumonia**  
**Php 90,100**  
(mula sa Php 32,000)



**Z Benefits Package** para sa  
**Breast Cancer**  
up to **Php 1.4 million**  
(mula sa Php 100,000)

**Marami pang iba...  
Abangan!**

# New and Enhanced PhilHealth Benefits

\*Starting 2023



## PREVENTIVE ORAL HEALTH SERVICES

In primary Care



## PHYSICAL MEDICINE REHABILITATION, AND ASSISTIVE DEVICES

Routine Preventive Oral Care: Mandatory	600/year
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Pit and fissure sealant application or root surface protection/class V application	200/tooth
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Including assessment, rehabilitation services sessions, laboratory and diagnostic tests, drugs/medicines, assistive mobility devices (including crutches, canes, wheelchairs)

# New and Enhanced PhilHealth Benefits

\*Starting 2023



## PEDIATRIC OPTOMETRIC SERVICES

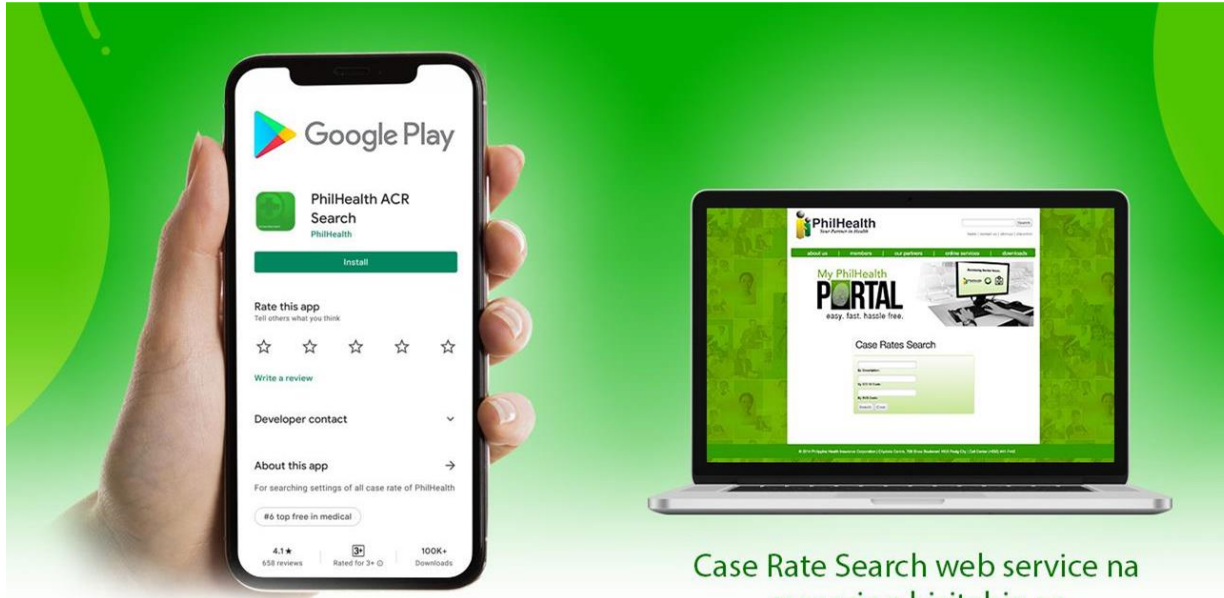
for children 0 to 15 years old to have financial access to vision assessment and prescription eyeglasses



## OUTPATIENT EMERGENCY CARE BENEFIT (OECB)

for health services and commodities provided in Emergency Departments not requiring admission or was discharged within 24 hours

To know more of your PhilHealth benefits, you may use the following search engines:



PhilHealth ACR Search App na maaaring i-download sa Play Store ng inyong mobile phone o tablet

Case Rate Search web service na maaaring bisitahin sa [www.philhealth.gov.ph](http://www.philhealth.gov.ph) sa ilalim ng Benefits, gamit ang inyong computer o iba

# FINANCIAL COVERAGE

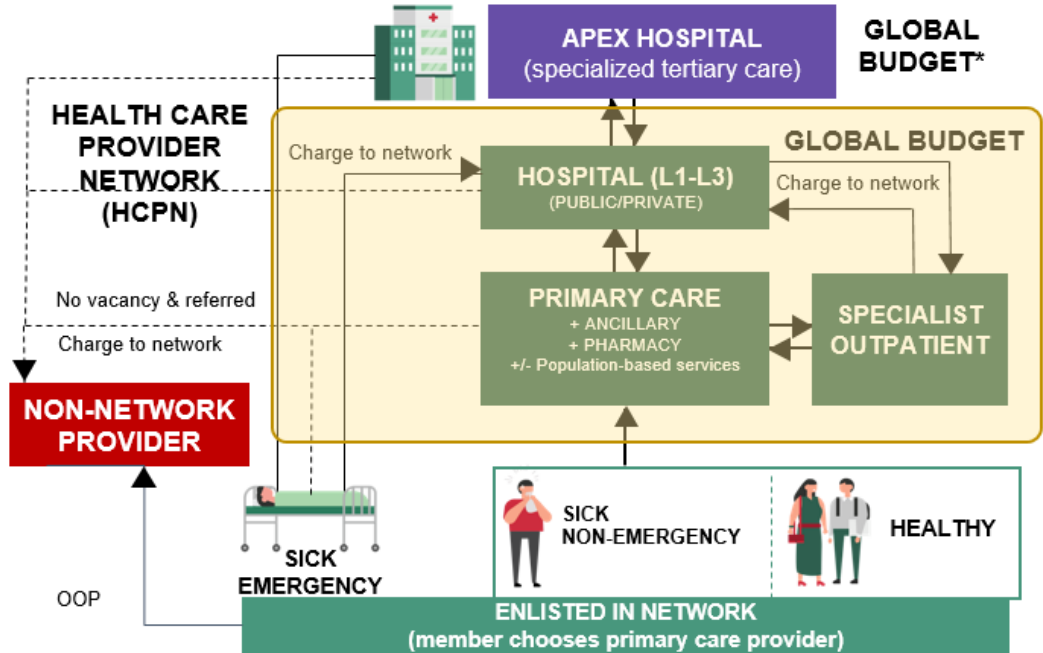


## Vision: Continuum of Care



*Health financing as  
ENABLER of  
health service  
delivery*

## Health Care Provider Networks (HCPNs)



# FINANCIAL COVERAGE



## FUND SUSTAINABILITY

### Strengthen Accounts Management

- Electronic Registration  
(e.g. *Philippine Business Hub Portal*)
- Expansion of payment channels

All 116M Filipinos  
Covered by  
PhilHealth in 2025

[psa.gov.ph/statistics/population-and-housing](https://psa.gov.ph/statistics/population-and-housing)

# PhilHealth Digitalization – Target State

- Providing amazing service before and after transacting with PhilHealth, i.e. greater personalization, integrated or connected experience across all channels;
- Less human intervention in transacting with PhilHealth;
- Cashless transactions or payments
- Paperless services resulting from business process re-engineering
- Strong digital validation and controls for improved authentication and verification of members; improved identification and prevention of fraudulent activities like making multiple claims for the same procedures in a short period, repetitive bills for unnecessary services or procedures, among others;
- Use of machine learning algorithms to analyze large amounts of data from PhilHealth/National Health Data Repository (claims data, electronic health records, others), detect patterns and anomalies that indicate fraudulent behavior; and
- Improved PhilHealth's integrity by ensuring that legitimate claims are processed efficiently and resources appropriately used.
- Digital consent to give permission to share data or information.

Source: IMSector

# PHILHEALTH MEMBER PORTAL

**PhilHealth**  
Your Partner in Health

home | contact us | disclaimer | privacy notice

about us | members | our partners | online services | downloads

## My PhilHealth PORTAL

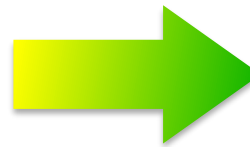
easy. fast. hassle-free.

### Membership

<p><b>inquiry</b> Member Portal <a href="#">Register/Login</a></p> <p>Enables members to check on the accuracy of their membership details</p>	<p><b>egroup</b> Electronic Group Enrollment System <a href="#">Login</a></p> <p>Facilitates registration and billing of Organized Groups.</p>
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### Benefits

<p><b>crs</b> Case Rates Search <a href="#">Begin Search</a></p> <p>Provides members with information on PhilHealth's benefit packages</p>	<p><b>cec</b> Claims Eligibility Checking <a href="#">Login</a></p> <p>Enables providers to ascertain the benefit availment eligibility of members</p>
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With your mobile phone or computer and internet access, you can access your record in

## PhilHealth Member Portal

**Anytime. Anywhere.**

### How it works?

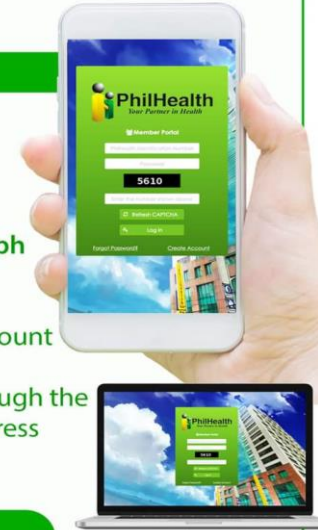
#### Enrollment to PhilHealth Member Portal

1. Visit [www.philhealth.gov.ph](http://www.philhealth.gov.ph)
2. Click Online Services
3. Click Member Portal
4. Fill-out Member Portal Account Creation Page
5. Activate your account through the link sent to your email address
6. Once activated, log-in to PhilHealth Member Portal

#### Things you can do in the portal

- View membership record
- View premium contribution record
- Print Member Data Record
- Online Payment for Self-Paying members

Reminder: Ready your PhilHealth Identification Number to be able to register/log-in in the portal



# GOOD GOVERNANCE

## Reorganization

- Enhanced Anti-Fraud Mechanism
- Ease-of-Doing-Business (EODB) / ARTA
- ISO Certification
- Customer Satisfaction

**Maraming salamat**  
*sa inyong patuloy na suporta!*

**98.89%**

*vs. 94.57% noong 2023*

**OVERALL SATISFACTION  
RATING FOR CY 2024**



**98.48%**  
**Outstanding**

**Outstanding Customer Satisfaction Rating for Agency  
Responsiveness, Reliability, Access and Facilities,  
Communication, Costs, Integrity, Assurance & Outcome**



## Action Center Hotline (02) 8662-2588

Smart : 0998-857-2957 | 0968-865-4670

Globe : 0917-127-5987 | 0917-110-9812

To request for callback via preferred mobile hotline, text:  
"PHICallback <space> Mobile Number to be called <space>  
details of your concern"

- [www.philhealth.gov.ph](http://www.philhealth.gov.ph)
- [PhilHealthOfficial](#)
- [teamphilhealth](#)
- [teamphilhealth](#)
- [actioncenter@philhealth.gov.ph](mailto:actioncenter@philhealth.gov.ph)



**THANK  
YOU!**