

## **SOCIAL HEALTH INSURANCE: *PESO FOR HEALTH***

Dr. Marcos G. AYANGWA\*, Dr. Kijo DEURA\*\*

\* Municipal Health Office, Paracelis, Mountain Province, Philippines

\*\* Department of International Health, Saku Central Hospital, Nagano, Japan

Theme: Health Care Resources & Utilization, by Oral Presentation

Key Words: Social Health Insurance, CHOP, Health Promotion

Contact Address: Tel: +63-9215530478, E-mail:makoy\_md@yahoo.com

**Aims:** The *Peso for Health* is the financing component of the all-encompassing Community Health Outreach Program Paracelis (CHOPP\*\*\* whose concept is a unified delivery of dynamic and responsive healthcare services at the grass-root level. It more than parallels the National Health Insurance Program (NHIP) toward achieving universal health insurance as it closely linked the two other CHOPP's components to make healthcare more responsive in geographically challenging farming communities in a remote municipality. It is a local government-driven social health insurance model initiated and administered through the Municipal Health Office (MHO) utilizing government financial management systems.

**Results:** The *Peso for Health* aims to make healthcare affordable, accessible and equitable with minimal contributions from members. Contributions are pooled and then used by members when ill or during wellness checkup anytime within the year of membership. To make it more responsive, only out-patient (OPD) services are provided to complement the NHIP's hospitalization and OPD benefits as well. It has 2 schemes, each with corresponding membership and benefit packages. Charged against the fund, members are entitled to free services and goods availed of, within the municipality only. There are 2421 active members, 68% of which are schoolers. Overall, renewal rate (12%) is low but is expected to increase when the schools renew membership. Bulk of fund (88 %) is reimbursement to partner-cooperatives and village dispensaries for medicines bought by members. We surveyed and reviewed other SHOPS in Philippines as part of the survey of the Tateno Study Group of IMCJ(Table 1). The results will be reported at the conference.

**Lessons Learned:** Social health insurance is defined as scheme for mobilizing and utilizing resources through a risk-sharing mechanism to finance the health care needs of members in a manner that reflects the value of solidarity and shared responsibility for health care. Unlike for-profit health insurance, it aims to improve access to basic health services and equity; and a long-term objective of improved health status and quality of life, community welfare first with economic surplus as by-product. In the Philippines, there are three models being adopted: local government-driven, cooperative-driven and the PO or NGO-driven models. Each has its own advantages and disadvantages but all have the same underlying features of resource mobilization and social processes to create a more affordable and efficient health insurance system.

(This study is granted in part with the International Medical Cooperation Study Group of IMCJ, the Tateno Group, to strengthen social development skill and community health system in the developing countries)

**Tabale 1 : Summary of the SHIP surveyed( As of Year 2006 )**

<b>Program</b>	<b>Management Body</b>	<b>Service started</b>	<b>Target</b>	<b>No of Active Member</b>	<b>No of Beneficiary</b>	<b>Beneficiary Ratio</b>
<b>Sagada-SHIP</b>	<b>BOD</b>	<b>2003</b>	<b>Residents</b>	<b>1085</b>	<b>646</b>	<b>61%</b>
<b>Paracelis P for H</b>	<b>BOD</b>	<b>2004</b>	<b>Residents /Student</b>	<b>2853</b>	<b>1136</b>	<b>40%</b>
<b>Roxas-SHIP</b>	<b>BOD</b>	<b>2003</b>	<b>Resident</b>	<b>771</b>	<b>157</b>	<b>20%</b>
<b>Besao-Og (SHIP)</b>	<b>Coops</b>	<b>2002</b>	<b>Resident</b>	<b>n a</b>	<b>n a</b>	<b>n a</b>