



Ship Type: All Trade Area: Worldwide

Bulletin 245 - 05/02 - Possible reduction of medical expenses - National Health Insurance Program of the Philippines (PhilHealth) - Philippines

We have been advised by the Club's legal correspondents in the Philippines that if Filipino seafarers are members of PhilHealth (we understand most are) then 10-15% of their medical expenses can be recovered from this programme.

In order for these benefits to be received, the seafarer, together with the manning agent, must jointly complete the claims forms and follow a clear procedure to register the claim.

We attach below details of the system/procedure which we hope will be of assistance. We understand that manning agents have been alerted to this, but would recommend Members contact their own agents for clarification just in case.

WHAT IS PHILHEALTH?

1. PhilHealth is the National Health Insurance Program of the Philippines. Most Filipino seafarers are members of PhilHealth as owners and managers through their manning agents generally pay for the seafarers' monthly contributions
2. The seafarers can avail themselves of the benefits of PhilHealth when they are confined in hospital or when they have certain illnesses/operations covered for "outpatient benefits". The bill that the manning agent has to pay is reduced by the medicare benefits. The P&I Club will then reimburse the manning agent/member only the net amount of the bill (ie less medicare benefits).
3. The schedule of benefits is as follows (all figures in Pesos)

UNIFIED BENEFIT SCHEDULE For Government, indigent and Private Sector Members, Including OWWA and Individually Paying Members and their dependants			
BENEFIT ITEMS	HOSPITAL CATEGORY		
	Primary	Secondary	Tertiary
ROOM AND BOARD Net covering 45 days for each member + 45 days to be shared by his dependants	120	220	345
DRUGS & MEDICINES For single period of confinement			
Ordinary	1,165	1,585	2,670
Intensive	2,430	3,280	7,650
Catastrophic	0	6,575	11,885
X-RAY, LABORATORIES, ETC. Per single period of confinement			
Ordinary	305	760	1,625
Intensive	590	1,680	3,405
Catastrophic	0	3,405	9,810
PROFESSIONAL FEES Per single period of confinement shall not exceed	P105/day for General Practitioner P150/day for Specialist		
Ordinary			
General Practitioner	540	540	540
Specialist	810	810	810
Intensive/Catastrophic			
General Practitioner	810	810	810
Specialist	1,350	1,350	1,350

OTHERS			
OPERATING ROOM			
a. RUV 5.0 & Below	385	670	1,060
b. RUV 5.1 to 10.0	0	1,140	1,350
c. RUV 10.1 & Above	0	2,160	3,490
SURGEON	Maximum of 15,930		
ANESTHESIOLOGIST	Maximum of 4,785		
OUTPATIENTS BENEFITS			

4. The doctors and hospitals that we use are generally classified as tertiary. Confinements of less than 24 hours are not covered
5. The following are not compensated:
 - a. Outpatients psychotherapy and counselling for mental disorders;
 - b. Home and rehabilitation services;
 - c. Normal obstetrical delivery;
 - d. Non-prescription drugs and devices;
 - e. Drug and alcohol abuse or dependency treatment;
 - f. Cosmetic surgery;
 - g. Optometric services; and
 - h. Cost-ineffective procedures as defined by PhilHealth
6. To avail of the benefits (deductions from bill), the following must be done;
 - a. Fill up Claim Form 1 (Annex A). This is done by seafarer together with manning agent
 - b. Submit to the hospital billing section prior to discharge
 - c. The hospital must deduct medicare benefits from total bill before payment

EXAMPLE

It is difficult to estimate savings for the Club/Members by the use of medicare benefits but they are roughly estimated at 10-15%. Here is one example:

Statement of Account:

Department	Amount	Medicare	Net Bill
Room Accommodation – 4 days	6,080.00	1,380.00	
Central Service	1,001.75		
Laboratory	530.00	530.00	
Miscellaneous	130.00		
Operating Room	8,996.35	1,350.00	
Pharmacy/Drugs	3,014.83	487.75	
Recovery Room	380.00		
Total	20,132.93	3,747.75	16,385.18

WHAT NEEDS TO BE DONE:

In order to avail of the medicare benefits and provide savings to the Club/Members the manning agents must cooperate by ensuring that they and the seafarers avail of the benefits by filling all required forms. It does not take time to do the paperwork. Most manning agents are probably aware of the procedure as they have prepared those forms for their regular employees in their offices.

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