

AB006. Financial risk protection: a brief revisit of Universal Health Care Act during coronavirus disease (COVID-19)

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Background: Through the initiation and enactment of the Universal Health Care (UHC) Act, it seeks to realize UHC in the Philippines through a systematic approach and a clear description of the functions and responsibilities of the key agencies and stakeholders. The law ensures all Filipinos with guaranteed equitable access to quality and affordable health care goods and services and protection from financial risk. This paper aims to revisit the UHC Act to emphasize the right to health as a matter of State interest and how Philippine Health Insurance Corp. (PhilHealth) enacted UHC in the current pandemic response. The paper focuses on the UHC and national health insurance program of PhilHealth's financial risk protection management during coronavirus disease (COVID-19) situation.

Methods: Secondary data analysis is used in this paper to analyze the existing data collected by others. Secondary analysis affords to investigate the enactment of UHC law of the Philippines specifically to address financial risk protection of the general population during COVID-19 pandemic. It gives a general view of the social situation and financial risk management in the country.

Results: The Philippine government increased its budget allocation and safety nets for health to respond to COVID-19 pandemic. Despite reforms, financial health protection remains limited. Out-of-pocket spending continues to dominate as source for health care financing, while others forgo medication. According to the 4-month study conducted in University of the Philippines – Philippine General Hospital, Tabuñar and Dominado

estimated 12% average out-of-pocket payment per patient of the total hospital expenses.

Conclusions: Although the level of financial protection provided remains limited, PhilHealth has claimed success in terms of population coverage: estimated at 86% in 2010, coverage increased to 92% in 2016, and to a 'universal' coverage, at 100%, in 2019 due to the implementation of Republic Act no. 11223, known as UHC Act. However, a real universal health could be attained through a restructured health financing system that emphasizes government and shared risk sourcing of funds and minimizes reliance on out of pocket payments at the point of service.

Keywords: Universal Health Care (UHC); Philippine Health Insurance Corp. (PhilHealth); right to health

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Footnote

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Ethical Statement: The author is accountable for all aspects of the work in ensuring that questions related to the accuracy or integrity of any part of the work are appropriately investigated and resolved.

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