ENROLLING THE INFORMAL SECTOR

Shirley B. Domingo, MD

Benefits & Incentives

		i-Group					
	KaSaPi	Bronze	Silver	Gold			
Group Size	1000	30 - 699	700 - 2449	2450 & up			
Premium Discount	yes	no	yes	yes			
Discount Retention	yes	yes	yes	yes			
In-patient Benefits	yes	yes	yes	yes			
Out-patient Benefits	yes	yes	yes	yes			
Automatic Availment	no	yes	yes	yes			
Primary Care Benefits	no	yes	yes	yes			
No Balance Billing	no	no	no	yes			

Strategies

- Direct Community Saturation Campaigns such as PhilHealth Sabado, with the cooperation of the concerned local government units and/or community leaders;
- Expansion of member registration and collection windows by deploying PhilHealth desks/teams in malls, commercial establishments and other public areas with high pedestrian traffic (PhilHealth Express and Local Health Insurance Offices;
- Utilizing Public-Private Partnership (PPP) arrangements by accrediting private sector parties to register members on behalf of PhilHealth;

KEY MESSAGES IN MARKETING CAMPAIGN

- The value of social health insurance and the importance of sustaining membership
 - ("Panatag ang loob mo dahil may kaagapay ang pamilya sa magastos na pagpapaospital.") You have peace of mind because you have someone to help you in case of expensive hospitalizations
- Payment deadlines and payment schemes
 - With more accessible payment centers and more payment options to choose from, you'll never miss the deadline.
 - For continued security and guaranteed benefit availment, sustain your membership. ("Kung regular ang pagbabayad, garantisado ang iyong benepisyo")

- NHIP is a social health insurance program that benefits everyone, regardless of their place and status in life.
- High-income earners can enjoy benefits from NHIP without the restrictions imposed by HMOs. It is also economically beneficial for high-income families
- "More security for your family. More value for your money. Get insured with PhilHealth."
- You are not alone. PhilHealth is here to help you.
 - ("Hindi ka nag-iisa. Kaagapay mo ang PhilHealth.")



GROUP SIZE	MINIMUM PERCENT OF MEMBERS	MINIMUM NO. OF MEMBERS	GROUP BAND	DISCOUNT RATE		DISCOUNTED PREMIUM AT P 1,800				
				ANNUAL	SEMI- ANNUAL	QUARTERL Y	ANNUAL	SEMI- ANNUA L	QUART ERLY	
5,000	70%	3,500	11	9.75%	8.75%	8.00%	1,624.50	821.25	414.00	
4,500		3,150	10	9.25%	8.25%	7.50%	1,633.50	825.75	416.25	
4,000		2,800	9	8.75%	7.75%	7.00%	1,642.50	830.25	418.50	
3,500	_	2,450	8	8.25%	7.25%	6.50%	1,651.50	834.75	420.75	
3,000	_	2,100	7	7.75%	6.75%	6.00%	1,660.50	839.25	423.00	
2,500		1,750	6	7.25%	6.25%	5.50%	1,669.50	843.75	425.25	
2,000		1,400	5	6.75%	5.75%	5.00%	1,678.50	848.25	427.50	
1,500		1,050	4	6.25%	5.25%	4.50%	1,687.50	852.75	429.75	
1,000	_	700	3	5.75%	4.75%	4.00%	1,696.50	857.25	432.00	
31-999	AS ENROLLED	31-699	2	NO PREMIUM DISCOUNT ANNUAL: PHP 1,800.00						
30	100%	30	1	SEMI-ANNUAL: PHP 900.00 QUARTERLY: PHP 450.00						