

Annexes
Slides for Module 2a: Social Protection

Social Protection through Health Micro-Insurance Schemes

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Order of Presentation

1. Decent Work

2. Social Protection

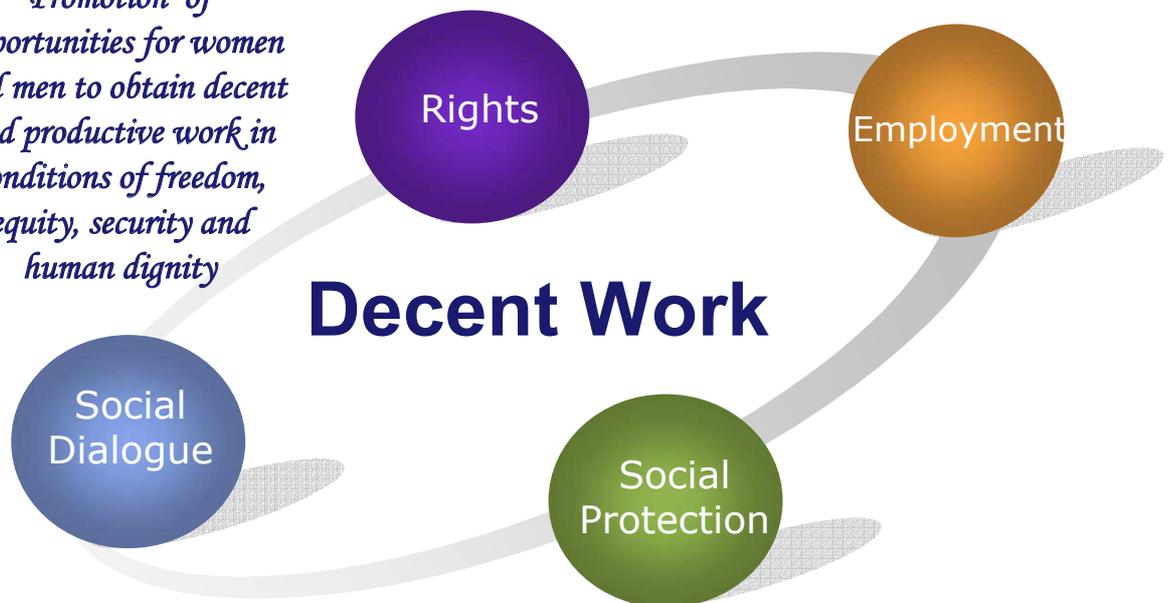
3. Health Micro-Insurance Schemes

4. Health Sector Reforms



International Labour Organization

Promotion of opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity



RISKS



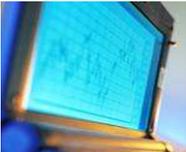
- ❖ El Nino
- ❖ Crop pests
- ❖ Floods & Landslides
- ❖ Earthquakes
- ❖ Fire
- ❖ Illness
- ❖ Accidents
- ❖ Epidemics
- ❖ Old age
- ❖ Disability
- ❖ Death



Social Protection

Set of public and private measures undertaken by societies in response to various risks in order to:

- offset the absence of or significant reduction of income from work;
- provide assistance for families with children; and
- provide people with healthcare and housing



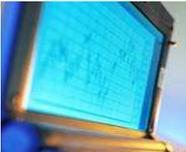
Objectives of Social Protection

- ❖ **Guarantee access to essential goods and services**
- ❖ **Promote active socio-economic security**
- ❖ **Advance individual and social potentials for poverty reduction and sustainable development**



Principles of Social Protection

- ❖ **Equality of treatment**
- ❖ **Solidarity**
- ❖ **Inclusiveness**
- ❖ **General responsibility of the State**
- ❖ **Transparent and democratic management.**



Social Protection

❖ Social Security

- Pension
- Health Insurance
- Disability Benefits
- Death Benefits

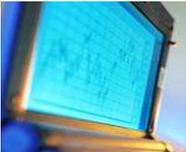
❖ Labour Protection

- Occupational Safety and Health
- Conditions of Work
- Prevention of HIV/AIDS
- Protection of Migrant Workers



Social Security

- ❖ Basic human right
- ❖ Creates social cohesion
- ❖ Prevention and alleviation of poverty
- ❖ Enhances productivity
 - Provides health care, income security, social services



Limited social security coverage

- ❖ One out of five individuals in the world are covered
- ❖ Extend coverage to those who are not part of any social security systems
 - Employees in small work place, self-employed, migrant workers, informal economy workers – many of whom are women



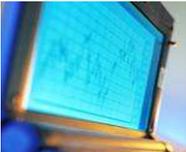
Strategies for Extension of Social Protection

- ❖ Extend statutory social security schemes
- ❖ New schemes may have to be developed – decentralized schemes
- ❖ Sustainable linkages between schemes that serve different parts of the populations.



Gender Equality

- ❖ Extending coverage to all workers, or at least to all employees, including the particular categories in which women are heavily represented
- ❖ Helping men and women to combine paid employment and caring work
- ❖ Recognizing unpaid caring work either through the award of credits under contributory schemes or through the provision of universal benefits
- ❖ Granting dependent spouses entitlements in their own right, thereby safeguarding their position in case of separation or divorce



ILLNESS RISK



- ❖ Unplanned
- ❖ Costly
- ❖ Reduces family income significantly
- ❖ In the Philippines, almost 80% of healthcare cost are out of pocket expense

Coping Mechanisms for Illness Risks



Health Micro-Insurance

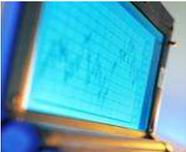
Target members: those not covered by formal health insurance systems



Individuals or households protect themselves against illness risk by combining to pool resources with a larger number of similarly exposed individuals

Health Micro-insurance Scheme is not





Forms of HMIS

- ❖ Insurance supplied by care providers
- ❖ Micro-finance institutions
- ❖ Mutual pharmacies
- ❖ Others
 - Transportation needs



Advantages of HMIS

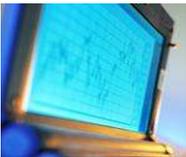
- ❖ Greater security in the event of sickness for members and their dependents
- ❖ Better continuity of treatment
- ❖ Reduction of delay in seeking care
- ❖ Reduction of financial limitations
- ❖ Reduction of parallel practices

Characteristics of HMI

“Insurance” function

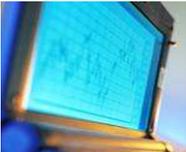
- ❖ Financial participation
- ❖ Non-compulsory membership
- ❖ Exclusion from social security
- ❖ Involvement of beneficiaries in management
- ❖ Complement to traditional social security systems





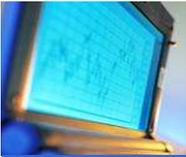
Principles of HMIS

- ❖ Solidarity
- ❖ Democratic and participative operation
- ❖ Autonomy and freedom
- ❖ Personal fulfillment
- ❖ Service-oriented



Principles of HMIS

- ❖ Responsibility
- ❖ Dynamics of a social movement
- ❖ Quality preventive & curative health services
- ❖ Sustainable operations
- ❖ Rights-based approach
- ❖ Gender sensitivity



Members



HMIS

- General Assembly
- Board of Directors
- Executive Body
- Auditing Body

Health Care Providers



Risks related to HMIS

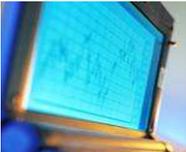
❖ Risk of adverse selection

- People with a high risk connected to their state of health join in large numbers
- People with good health tend to refrain from joining
- Minimum unit of enrollment should be the family
- Enroll members of a particular group simultaneously
- Waiting period



Risks related to HMIS

- ❖ Moral hazard of over consumption
 - Abuse of services
 - Patient's contribution – cost sharing scheme between HMIS and member
 - Establish an obligatory reference system
 - Establish an observation or probationary period



Risks Related to HMIS

❖ Moral Hazard of Over- Prescription

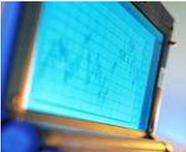
- Health care providers prescribe unnecessarily
- Lump sum or flat rate payment per person
- Standardization of treatment schemes
- Obliging health care providers to prescribe generic essential medicines or limiting reimbursements of medicines
- Establish a benefit ceiling
- Establish non-reimbursable days or flat-rate co-payment
- Require members to adhere to available preventive measures



Risks related to HMIS

❖ Fraud and abuse

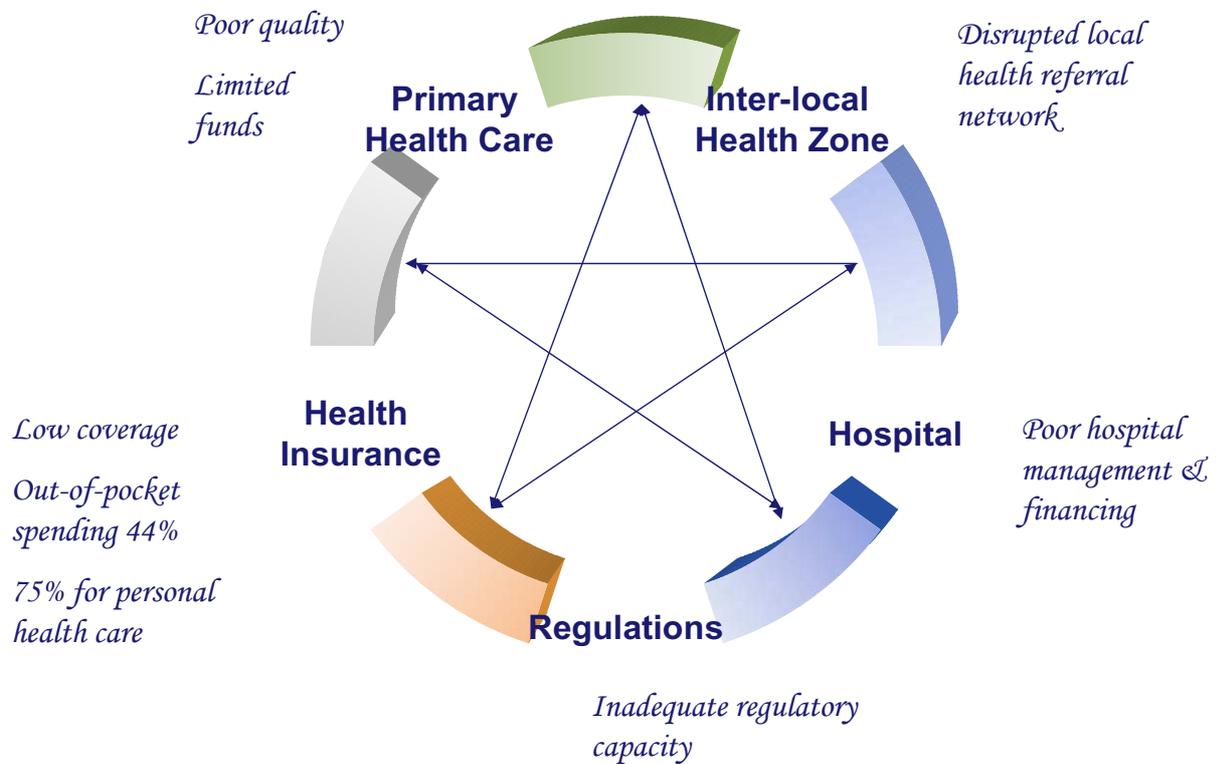
- Check-up before treatment
- Check-up after treatment
- Affix photo of member and their dependents on membership card

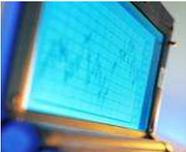


Risks related to HMIS

- ❖ Occurrence of catastrophies
 - Establish substantial financial reserves
 - Access to a guarantee fund or the possibility of reinsurance

Health Sector Reform Agenda





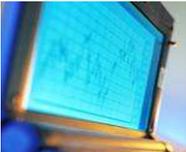
Role of HMIS in HSRA

- ❖ Expansion of health insurance coverage
 - Coverage of those who are not included in the formal system of health insurance
 - Linkage of the statutory health insurance scheme and the health micro-insurance schemes
 - Mangloy Health Fund
 - Greater awareness on the benefits of health insurance



Role of HMIS in HSRA

- ❖ Gatekeepers of care
 - Ensuring a proper referral system
 - Bicao, Carmen Bohol
 - Monitoring of quality of care
- ❖ Promotion of healthy practices
 - Partnership with LGUs
 - NAKAMPPAS
 - Angono Health Micro-insurance Scheme



Role of HMIS in HSRA

❖ Driving force for change

- Greater participation and involvement of communities propel and compel local governments and national government agencies to improve