

Extending Social Protection through Health Micro-Insurance
Schemes to Women in the Informal Economy

(RAS/01/02/MNOR)



Strategies and
Tools against
Exclusion and
Poverty



Reference Guide and Tools on Health Micro-Insurance Schemes in the Philippines



International Labour Office



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Reference Guide and Tools on Health Micro-Insurance Schemes in the Philippines

The ILO Subregional Office for South-East Asia and the Pacific, located in Manila, serves Australia, Fiji, Indonesia, New Zealand, Papua New Guinea, the Philippines, Solomon Islands, Timor Leste and Vanuatu. It also works with other countries in the Pacific on their road to the ILO membership.

The Subregional Office promotes Decent Work in the above countries to provide opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity. The Decent Work integrates ILO's four strategic objectives - rights at work, employment, social protection, and social dialogue. The Office works closely with its tripartite constituents in the subregion through Decent Work Country Programmes, which define national social development priorities within the overall framework of the Decent Work agenda.

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The global program "Strategies and Tools against Social Exclusion and Poverty" (STEP) of the International Labour Office (ILO) is an instrument for extending the coverage and effectiveness of social protection throughout the world.

Following the conclusions of the World Summit for Social Development in Copenhagen, STEP promotes the design and implementation of innovative systems of social protection for excluded populations. Based on the principles of equity, efficiency and solidarity, these systems contribute to social justice and cohesion.

In its work, STEP combines different types of activities: concrete actions in the field, research, production of methodological tools, reference documents and technical assistance for policy development and implementation.

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Globally, one in five of the world's population has adequate social security coverage, while half of the world's population is without any social security protection. Those without coverage tend to work in the informal economy where women are more likely to be working, and are disproportionately found in the developing world.

More than fifty percent (50%) of the Philippines' labour force is in the informal economy. They face high risks because of their hazardous working and living conditions. A very small percentage of these workers also do not have access to existing social security schemes making them less prepared for contingencies such as ill health and accidents.

Hence, a variety of actors like community-based groups, non-government organizations, and workers' groups responded to the needs of informal economy workers for social protection through risk-pooling schemes such as mutual organizations and health micro-insurance schemes. These interventions are based on the principles of solidarity, equity and good management.

The "Reference Guide and Tools on Health Micro-insurance Schemes in the Philippines" could serve as frameworks for ensuring the sustainability of these risk-pooling schemes. At the same time, we also hope that as organizations gain proficiency in managing their schemes, models of linkage with the National Health Insurance Program could be developed and replicated.

The development of these guides and tools was made possible through the project being implemented by the ILO Subregional Office for South-East Asia and the Pacific and ILO's global programme, Strategies and Tools against Social Exclusion and Poverty (STEP) in the Philippines, funded by the Government of Norway. It was undertaken in the framework of the National Plan Action for Decent Work in the Philippines. The tools benefitted from valuable comments from various government agencies such as the Department of Labor and Employment, Department of Agrarian Reform and Philippine Health Insurance Corporation, workers' groups from the informal economy and employers' organizations who participated during the consultation workshops and interviews.

We trust that these tools be a good reference for the development of an effective health insurance system in the Philippines.

Werner Konrad Blenk
Subregional Director
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Acknowledgement

The development of this Reference Guide and Tools on Health Micro-Insurance Schemes (HMIS) in the Philippines was spearheaded by ILO SRO Manila through its STEP Project as part of its overall plan to extend social protection to those in the informal economy.

The ILO SRO Manila is grateful for STEP which provided the template from which this project based the modules from. The ILO-SRO-Manila is most grateful to STEP-Africa for having gone ahead in producing a Manual on HMIS. Their final product served as the main reference in the development of this Reference Guide and Tools and became the pattern for customizing it to local needs and situation in the Philippines. Without this excellent initial work, the production of the Reference Guide and Tools would have taken much longer time and entailed more cost, notwithstanding the rigours of starting anew without a pattern or guide. Most invaluable in the STEP-AFRICA manual are the tried and tested tools and concrete examples that facilitate the understanding of HMIS management and operations. These paved way for the smooth adaptation of the material in the local context.

Enhancing the material to fit the Philippine's conditions would not have been possible without the invaluable contributions of national, sub-national and local stakeholders. The draft Reference Guide and Tools was subjected to review and validation by a total of 21 participants last April 15-16, 2004. In that validation workshop, the content of the guide was enhanced with the identification of key aspects of HMIS management and operations that require more focus and elaboration and the adjustments of terminologies and examples more fitting to the set-up of HMIS in the country.

The ILO SRO Manila would like to recognize the inputs of these representatives from the national offices of the Philippine Health Insurance Corporation (PHIC), Department of Labor and Employment (DOLE), Department of Agrarian Reform (DAR) and National Anti-Poverty Commission (NAPC), including the World Health Organization (WHO).

It is equally indebted to the sub-national and local stakeholders who spent their time in reviewing the whole Reference Guide and Tools and who so generously shared their on-the-ground experiences. These are the managers, bookkeepers and staff of community-based health insurance schemes from Bulacan, Isabela and Angono, Rizal in Luzon, from Bohol, Guimaras, Bacolod and Cebu in Visayas and Agusan del Sur, Campostela Valley and Davao del Norte in Mindanao. The list of the participants to the Validation Workshop is appended below.

Special interviews and visit were also undertaken among selected managers and implementers in the informal economy. These include the officials of Informal Sector Program (ISP) and the Organization and Resource Training – Health Plus Scheme (ORT-HPS) in San Fernando, La Union. The ORT-HPS management and staff shared their administrative and financial records to substantiate the discussion and provide illustrative examples in the guide. The ILO-SRO-Manila would like to express its heartfelt thanks to those who shared their ideas and experiences in the interview and the ORT-HPS Team.

Lastly, STEP Philippines would also like to thank the other ILO management, staff and consultants for their inputs and expert advice in the adaptation of this Reference Guide and Tools on HMIS in the Philippines.

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ILOSRO-Manila

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1. Ms. Maria Luz Quesada Tiongson for inputs on Gender
2. Ms. Eireen B. Villa for facilitating the adaptation of this Manual

List of Acronyms and Abbreviations

AB	Auditing Body		
AIDS	Acquired Immuno-Deficiency Syndrome	NAPC	National Anti-Poverty Commission
BARBD	Bureau of Agrarian Reform Beneficiaries Development	NGO	Non-Government Organization
BD	Board of Directors	NHIP	National Health Insurance Program
DA	Cooperative Development Authority	ORT	Organizing Resources for Education and Training
CF	Client Feedback Form		
COE	Client-Oriented, Provider Efficient		
DAR	Department of Agrarian Reform	OHPS	ORT Health Plus Scheme
DOE	Department of Labor and Employment	PATAMABA	Pambansang Tagapag-ugnay ng mga Mangagawa sa Bahay (National Network of Homeworkers)
DOLEBRW	Department of Labor and Employment- Bureau of Rural Workers	PhilHealth/PHIC	Philippine Health Insurance Corporation
EB	Executive Body	Php	Philippine Pesos
EC	Employees Compensation Commission	POs	People's Organizations
FGD	Focused Group Discussion	PSPs	Policies, Systems and Procedures
FR	Financial Ratios Record	SIE	Statement of Income and Expenditure
GA	General Assembly	SEC	Securities and Exchange Commission
GSS	Government Service Insurance System	SMART	Specific, Measurable, Attainable, Realistic, Time-Bound
HC	Health Center	STEP	Strategies and Tools Against Social Exclusion and Poverty
HIV	Human Immuno Deficiency Virus	SSS	Social Security System
HMS	Health Micro-Insurance Scheme	WHO	World Health Organization
IC	International Labor Conference		
IO	International Labour Office		
ILOSRO-Manila	International Labour Organization, Subregional Office for Southeast Asia and the Pacific - Manila		
IP	Indigent Program		
IPP	Individually Paying Program		
ISP	Informal Sector Program		
LGUs	Local Government Units		
MB	Membership Book		
MC	Management Chart		
MMR	Monthly Monitoring Report		
MOA	Memorandum of Agreement		

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User's Guide



Reference Guide and Tools on Health
Micro-Insurance Schemes in the Philippines

User's Guide



STRATEGIES & TOOLS
AGAINST SOCIAL EXCLUSION
& POVERTY



International Labour Organization
Subregional Office for
South East Asia and the Pacific

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Why the Reference Guide and Tools on HMIS?

While the overall health status in the Philippines has steadily improved over the past two decades, large variations exist across regions and also within population groups. The health care delivery system was unable to adequately address the health concerns of the Filipinos, most particularly that of the poor and the marginalized. Quality of health care remains wanting in most areas, while the cost of health services continue to rise beyond the reach of individuals.

Health care in the Philippines consists of a strong private sector providing quality care, but is accessible only to those who can afford it. Though the delivery of health services was transferred to the local government units (LGUs) in 1991, most LGUs were unable to absorb the cost of health in their local budget, giving it the least priority in funding. Moreover, the health utilization practice by the general public is relatively poor and even worse among the poor and marginalized considering their limited resources and lack of appreciation of what is an appropriate care.

The labor sector, on the other hand, for the past two decades has shown a steady growth of people working in the informal economy. To date, more than 50%, approximately 19.0 million, of the labor force are in the informal economy. Since work in the informal sector tends to coincide with harsh and precarious working conditions, workers in the sector should benefit a lot from social protection measures. However, these workers are not covered by the institution-based social security systems or are unable to access their services due to a number of factors. As a result, many of those groups (civil society groups, people's organizations, trade unions, cooperatives, etc.) catering to workers in the informal economy have begun to venture into innovative schemes to create access to social protection for the workers. In the field of health, health micro-insurance schemes (HMIS) are considered promising alternatives to help the informal sector access better quality health care. Several studies have confirmed their potentials in ensuring access to health.

There has been a growing interest to put up HMIS in the country. Most micro-insurance schemes in the Philippines have been in existence for more than 10 years. However, they lack the information and the know-how in running these schemes efficiently and effectively. Others utilize crude tools and lack the rational basis in determining the members' premiums and defining the package of services to offer. Little is really known about these schemes and that there is not much local level expertise around to help those setting them up and operating them.

These innovative experiences and expertise in HMIS need to be developed within the community-based groups (cooperatives, micro-finance groups, people's organizations, etc.) and other organizations which could provide them with support. This is to ensure that the traditional forms of mutual aid and solidarity is taken into account, that sustainable community-based approach is considered and that genuine ownership of the scheme is recognized.

The project of ILO in the Philippines, tasked to develop strategies and tools to address exclusion of the men and women in the informal economy from social protection services, has undertaken bold steps in capacity building to address the needs of the informal sector for social protection, most especially in the area of health care.

Its major thrust is to develop the capacities of the community-based groups to set-up and manage HMIS for their members. One of its strategies is to provide them with a ready-reference material as guide. It is in this light that the development of this Reference Guide and Tools came into fruition.

What Does the Reference Guide and Tools on HMIS Want to Achieve?

This Reference Guide and Tools on HMIS is intended to further upgrade the knowledge and appreciation of managers, administrators, initiators and promoters in setting up and managing HMIS in the Philippines. It aims to empower those working in the informal economy to make their HMIS fully operational, sustainable

and responsive to the health needs of the individual workers and their families. It hopes to develop the capabilities of community-based organizations, particularly on the following areas:

- foundations and features of HMIS
- setting - up HMIS
- organization, administrative and financial management of HMIS
- monitoring and evaluation of HMIS

This guide is prepared to meet the need for information and to provide access to basic techniques on the above aspects of HMIS operations. As such, it is to be used as a tool to support community-based organizations in setting up and operate their respective HMIS efficiently and effectively. This effort is expected to contribute ultimately to increased access of those in the informal economy to quality health care.

To Whom is the Reference Guide and Tools on HMIS Addressed?

The Reference Guide and Tools on HMIS is intended primarily for individuals or organizations who are planning to establish, currently setting up or those who are already operating a health micro-insurance scheme. These can be the initiators, coordinators, administrators, managers or promoters of HMIS in any local setting in the Philippines.

The guide is designed for sub-national and local implementers of HMIS. It situates the local potential users of this guide with the rationale and context of social protection in health in general, within which the successive stages in setting up an HMIS and the details of its administration and management are drawn.

How Can National Policy-Makers and Decision Makers Benefit From the Modules?

The Guide is also useful for promoters and advocates for HMIS, whether they operate at the national or local level. It provides basic information to anyone interested to know more about HMIS. Policy makers and decision-makers may benefit from the modules through the various situational experiences presented and the discussions on key operational difficulties that require national level action. An example of this will be the mainstreaming of the HMIS into the National Health Insurance Program.

What are the Elements of the Reference Guide and Tools on HMIS?

The Reference Guide and Tools consists of 5 modules designed as separate modules and is introduced by this USERS' GUIDE. The USERS' GUIDE explains the rationale for the development of the Reference Guide and Tools, the objectives, the target users, the major content of each module and how it can be used to effect better understanding and application. Built-in to each of the 5 modules are annexes that further illustrate the main content of each module.

What Does Each Module of the Reference Guide and Tools on HMIS Deal With?

The Reference Guide and Tools on HMIS has 5 modules and these deal with the following aspects of HMIS operations in the Philippines.

Module 1: Health Micro-Insurance in the Philippines

The first module gives you an overview of social protection in the Philippines, in general

and introduces you to HMIS as a promising mechanism for extending health services and care to those working in the informal economy.

The first part of the module describes the different risks and vulnerabilities faced by individuals, particularly those in the informal economy and enumerates the different ways by which the individual workers and groups respond to these risks as they occur. It enumerates the existing social protection in health in the Philippines, those designed for the formal sector and the established non-conventional schemes, the services and benefits they offer including their limitations.

The second part of module 1 details to you the key features of an HMIS and provides you with information vital to its efficient and effective operation. It expounds the key principles and approaches that govern its formation and establishment and presents the basic elements that make it up as a whole system.

This module ends with a discussion of the various risks associated with putting up and operating an HMIS and the ways by which these risks can be minimized.

Module 2: Setting-Up A Health Micro-Insurance Scheme

Module 2 deals with the overall process in setting up a HMIS. It outlines to you the following stages of establishing the scheme and clarifies the steps to be undertaken per stage. More importantly, it clarifies the significant factors that must be considered when undergoing each stage.

Stage 1: Awareness Raising and Decision to Set-up an HMIS

Stage 2: Situational Analysis

Stage 3: Defining the Mutual Benefit Formula

Stage 4: Launching of the HMIS and Start-up Activities

In addition, Module 2 provides you with information on the other activities that support and sustain the operations of your HMIS. These include the series of capability building activities which the HMIS management and members should undergo, the continuing information-dissemination-campaign among HMIS members, service providers and other concerned stakeholders as well as the conduct of regular monitoring and evaluation.

Module 2 ends with the discussion of the basic principles in managing your HMIS which highlights the need for transparency and confidence, preservation of resources and separation of management and then segue way to the significant factors that most likely determine the future of your HMIS.

Annexed to the main discussion in Module 2 are the detailed guides in calculating the members' contributions and an example of a situational analysis showing how data are analyzed and used as basis in designing an HMIS.

Module 3: Organization and Administrative Management of HMIS

Module 3 provides you with a detailed guide on the organization and administrative management of your HMIS. It clarifies the organizational structures that must be created, the institutional links that must be established and the different administrative systems that

need to be put in place.

This module begins with the importance of putting in place organizational structures and management systems as it identifies the key aspects of your HMIS requiring focused and proper management.

Module 3 lists before you the organizational bodies that govern your HMIS and clarifies their respective roles and responsibilities. It describes their links with one another and expounds how to manage their relations with external partners. In this Module, focus is given to documents used as tools in organizing your HMIS which include your By-Laws, Policies, Systems and Procedures, minutes of meetings and the Memorandum of Agreement between your HMIS and your service providers.

In the administrative management of your HMIS, Module 3 orients you on the key elements to be properly administered. These include the enrolment of your members, the registry of their contributions, the mechanism in collecting their premiums and the different mechanisms or set-up in providing the health services and benefits.

Actual examples of documents discussed in this section are annexed for your further reference and guide.

Module 4: Accounting and Financial Management of HMIS

Sound financial management and control mechanisms anchored on sound auditing principles help ensure the viability of your HMIS and establish its credibility among your members and service providers.

Module 4 deals with the accounting and financial management of your HMIS. It lists the financial management systems to be established and provides you with the necessary tools to help you account and manage your financial resources on a daily basis. In more detail, Module 4 provides you with a set of guidelines in (a) planning your financial requirements, (b) day-to-day accounting of your cash flows and (c) in consolidating and reporting your financial status.

For financial planning, this Module walks you through the preparation of an action plan, the corresponding budget and forecast of your cash flow throughout the year.

For the day-to-day accounting of your financial transactions, you are provided with guides in recording your disbursements and cash receipts. It also presents tools in managing your financial resources, the cash-in-bank and cash-on-hand including petty cash.

For financial consolidation and reporting, you are provided with a guide in preparing the Statement of Income and Expenditures and the Balance Sheet.

In all these aspects of financial management and accounting, you are provided with templates of the documents that need to be prepared and accomplished with actual samples in the Annexes.

Module 5: Monitoring and Evaluation of Your HMIS

Monitoring and Evaluation is an essential management tool that helps you keep track of the progress in achieving your HMIS goals and the direction where your HMIS is going. By undertaking monitoring and evaluation regularly, you are able to act on issues and problems right away before they reach the critical stage. More importantly, you are

equipped with the necessary information that becomes your basis in formulating policies, making decisions and strategizing appropriate actions.

This module provides you with the set of guidelines and tools in monitoring and evaluating the operations and performance of your HMIS. It encourages you to establish the system to help you manage and operate efficiently and effectively your HMIS.

Module 5 begins with the differentiation between monitoring and evaluation and clarifies the different methods that can be applied when undertaking both. It also specifies aspects of your HMIS that require regular monitoring and periodic evaluation.

The module highlights the use of the Monthly Monitoring Record, the Management Chart and the Financial Ratios Chart as tools in monitoring and assessing the performance of your HMIS. Their contents and applications are discussed lengthily so you can apply them to your own HMIS operations. On the other hand, Module 5 equally highlights the need to monitor and assess regularly the quality of health care being provided to your members. Several options are presented and discussed for you to choose from.

Annexed to the main text of this Module are templates of the monitoring and evaluation tools as guide.

How to Use the Reference Guide and Tools on HMIS?

This Reference Guide and Tools on HMIS is packaged into modules or modules, each designed as a stand alone reference material which you can access and use separately depending on your particular interest or needs.

In using this guide, you are advised to refer first to this USERS Guide, an introductory module to the whole reference material which describes briefly the content of each major module. You can scan what each module or module contains and then locate the particular module or module which could best respond to your particular interest or need.

Each module or module is provided with a Table of Contents that helps you find the key sections and major topics that you are interested or need to read. In addition, a cover page is prepared to briefly introduce the whole module and clarifies its purpose and content. Note that in the main text, the annexes found at the end of each module are indexed should you need to further refer to them.

For better understanding and maximum application of the guide, it is best that you consider the following:

- (1) While it has been advised that the modules are designed separately as stand-alone references, you will have a better appreciation and fuller grasp of the information if you begin to read the modules in a chronological order – meaning from Module 1 to Module 5.
- (2) Take note of the following links across modules and the required background reading necessary to better understand the concerned module.

Module of Interest

Module 2: Setting up An HMIS

Helpful Background Reading

Read Module 1, particularly the second part that discusses the rationale, features and principles of an HMIS.

Module 3: Organizing and

Refer first to Module 1, particularly on the section that

	discusses the Administrative Management of organizational structure and risks of an insurance scheme.
Module 4: Accounting and	Read Module 3, particularly the section on organizing and Financial Management of administrative management since these have bearing on the inflow- an HMIS outflow of your HMIS resources that need to be properly managed.
Module 5: Monitoring and	Read Modules 3 and 4 considering that the data source of your Evaluation of an HMIS monitoring and evaluation tools and indicators are discussed in these modules.

- (3) While the reference guide and tools can be used and referred to on an individual basis, you are encouraged to organize a group discussion or information-exchange where two or more people can share their understanding of the material and further explore the appropriate and potential application of the guide and examples to their respective HMIS.
- (4) In each module, you are encouraged to seek the advice of those who have had previous experiences in setting up and operating an HMIS, those whose HMIS are already in more advanced implementation phase or seek professional advice from external agencies or groups. This is particularly important in (a) Module 2 while choosing the type of organization you want to set-up and defining the mutual aid formula to apply; (b) in Module 4 where you need to establish the financial systems of your HMIS; and (c) in Module 5 where you need to design and undertake an in-depth evaluation of your HMIS performance and operations.
- (5) Consider the guide as prescriptive rather than mandatory. The guide does not dictate straight forward answers to meet your particular needs. Considering the wide range of your HMIS' organizational set-up, size, level of operations and administrative arrangements, you must view the guide as a reference of possible options from which you can choose actions that could best respond to your particular need or situation.
- (6) The reference guide and tools cannot be fully grasped in one reading. There is a need for you to read and reread the pertinent sections you are interested in. You should seep through the given examples and try to adopt or apply them in your own HMIS. As advised earlier, you may want to organize a group discussion where you can ask for necessary clarifications of those pertinent sections you cannot fully understand.

What are the Limitations of the Reference Guide and Tools on HMIS?

The Reference Guide and Tools on HMIS as designed has certain limitations as a self-guide and as a reference material.

- (1) The Reference Guide and Tools does not provide all the information you need to improve your HMIS' performance and operations given your particular situations. It provides you with the detailed guides on how to set-up, operate, monitor and assess your scheme. However, it does not provide you with the step-by-step procedures for every particular situation you are in. It does provide you though with a generic guide and some illustrative examples but allows you flexibility to design your own measures to respond to your particular situation. For certain areas where you need more detailed instructions, you have to seek additional advice from

external groups or access a more specialized documents that further explain these procedures.

- (2) The Reference Guide and Tools does not pretend to develop your skills in managing your HMIS. It only introduces to you the vital management processes and tools (e.g. situational analysis, monitoring and evaluation, calculations of contributions and benefits, social marketing, etc.) in order for you to better appreciate their importance in running your HMIS. To develop your skills in the areas mentioned above, you need to undergo a special training or orientation on each particular management process or system.
- (3) The Reference Guide and Tools are designed particularly with HMIS managers, initiators and advocates in mind. Hence, in certain cases, you may find the guide too elementary or too technical depending on what you already know and the level of exposure you have had before.
- (4) The Reference Guide and Tools are developed in English. It assumes that you are able to read, write and calculate. There may be some of you who may not be well-versed or fluent in English or have difficulty in reading, writing and calculating. In this regard, you may need to seek the assistance of a resource person who can translate the guide as necessary.
- (5) The Reference Guide and Tools is not designed as a training module. Hence, it does not provide simulation exercises to promote better understanding of the guide and tools. It can only be used as a technical reference during training but not as a training guide. It has to be translated first into a facilitator's guide to become useful in training.
- (6) The reference guide and tools do not cover all the aspects in the management and operations of an HMIS. It may not be able to respond to all your management requirements and needs. In this case, do not hesitate to contact or seek help from the national agencies concerned, the donor community or non-government organizations for assistance.