



LEVEL OF SATISFACTION WITH THE NATIONAL HEALTH INSURANCE PROGRAM AMONG FILIPINO PHYSICIANS: A CROSS-SECTIONAL STUDY

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Abstract:

Background: The National Health Insurance Program of the Philippines, commonly known as PhilHealth, is a government program that aims to provide accessible healthcare for Filipinos by subsidizing the payment of healthcare services, including physicians' fees. Assessing physicians' satisfaction towards PhilHealth is useful as a basis for policy developments to enable them to maintain accreditation and continue providing service to the community. This study investigates PhilHealth-accredited Filipino physicians with the goal of providing insights into their perceptions and levels of satisfaction with PhilHealth coverage and processes. **Methods:** This study utilized a descriptive cross-sectional approach. A validated questionnaire was administered to 103 respondents consisting of practicing physicians in Bacolod City who are also part of the faculty at the University of St. La Salle College of Medicine. The survey assessed satisfaction across four areas, namely: accreditation, reimbursement, PhilHealth Benefit Packages, and overall satisfaction. **Results:** Findings reveal varying levels of satisfaction among different clinico-demographic profiles and medical specialties. Private practitioners and male physicians reported dissatisfaction with the accreditation processes, whereas other groups were satisfied. There was dissatisfaction in most of the different specialties (except for neurologists, who were satisfied) with the reimbursement processes, particularly regarding time and amount. Orthopaedics and General Practitioners were satisfied with the PhilHealth Benefit Packages, contrasting with dissatisfaction among other specialties. Despite varied factors studied, general dissatisfaction among the

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respondents towards PhilHealth was prevalent. **Conclusions:** This study shows overall dissatisfaction among Filipino physicians with the current PhilHealth coverage and processes, suggesting that improvements are needed.

Keywords: PhilHealth, physicians, satisfaction, Filipino

1. Introduction

The Philippine Health Insurance Corporation, known as PhilHealth, is a government-owned corporation under the Department of Health. This institution was established in 1995 with the aim of providing universal health care and ensuring a sustainable national health insurance program for the Filipino people.¹ When coupled with the Universal Health Care Law that aims to develop an accessible, efficient, and strengthened healthcare system, PhilHealth ideally promotes health equity among the Filipino population through a socialized payment scheme where citizens with higher income levels pay a higher amount and people who are underprivileged may be automatically enrolled in the program free of cost so that everyone can get access to the needed care.² In August 2023, PhilHealth increased the coverage for hemodialysis from 144 to 156 sessions a year for each patient.³ Along with hemodialysis, PhilHealth also planned to increase the coverage of the benefits for acute stroke.⁴ Previous studies showed that the out-of-pocket (OOP) costs of medical procedures and medications have significantly contributed to poverty and translated to poor health-seeking behaviours among Filipinos.³⁻⁵ The increase in PhilHealth coverage helps to alleviate these problems.⁶⁻⁷ Furthermore, it encourages Filipinos to have positive health-seeking behaviours and not to worry too much about the financial burden.⁸⁻⁹

In 2010, the World Health Organization (WHO) published global policy recommendations to improve healthcare worker retention and increase access to medical services.¹⁰⁻¹¹ This guideline showed that financial incentives are one of the key factors in healthcare provider satisfaction and retention.¹¹ In a study that evaluated the factors that encouraged physician retention in rural areas for the Doctors to the Barrio (DTTB) Program, adequate compensation was also one of the significant elements noted.¹² Furthermore, understanding the relationship between the various physician payment models and physician satisfaction is very important when creating reforms to promote health by improving access, quality, and the value of healthcare.¹³

In 2006, a study in the Philippines was conducted to gauge the satisfaction of healthcare providers accredited by PhilHealth.¹⁴ The study surveyed four medical societies and found that the level of satisfaction with PhilHealth varied among them. While the Philippine College of Surgeons reported slight satisfaction, the Philippine College of Physicians, the Philippine Paediatric Society, and the Philippine Society of Anaesthesiologists reported slight dissatisfaction. Respondents were particularly unhappy with the length of time it took to be reimbursed and the amount reimbursed for their professional services. Low satisfaction with reimbursement rates or payment delays

were shown to financially strain healthcare practices, leading some physicians to limit service or totally refuse taking care of PhilHealth-covered patients.¹⁴

Physician satisfaction with PhilHealth has far-reaching consequences for the overall effectiveness of the national health insurance program. Thus, healthcare providers and insurance organizations must collaborate and communicate regularly to address concerns and improve processes, with an overarching goal of providing the highest quality of care for patients. This study is being done to investigate the current level of satisfaction among practicing physicians towards PhilHealth in implementing the national health insurance program.

2. Methods

The study employed a descriptive cross-sectional research design using a validated survey questionnaire adopted from prior research carried out by the team of Dr. Ramon Paterno et al. in 2006.¹⁴ Participants of this study were practicing physicians who were also faculty members at the University of St. La Salle College of Medicine in Bacolod City, Philippines. The survey was done on both an online platform (using Google Forms) and pen-and-paper, depending on the respondents' preferences.

The research instrument consisted of the consent form, clinic-demographic profiling, and a Likert Scale rating of the respondents' level of satisfaction within four areas: (1) Accreditation, (2) Reimbursement, (3) Formulation of Benefit Packages, and the (4) General Level of Satisfaction to PhilHealth. After data collection of a total of 103 respondents, data analysis was done using non-parametric tests for variables, mean, and standard deviation. Data was interpreted according to the 4 Point Likert set values rounded off to the nearest hundredths place as follows: 4.00-3.45 = Very Satisfied (VS), 3.43-2.45 = Satisfied (S), 2.44 -1.45 = Dissatisfied (D) and 1.44 - 1.00 = Very Dissatisfied (VD).

3. Results

3.1 Clinico-demographic Profile

Among the 103 respondents, the mean age was 48 years old (Table 1). Males and females were almost equal, accounting to 53 and 50, respectively. The majority (34%) of the physicians were practicing medicine for more than 20 years, while 12% were practicing within 1-5 years. The majority (63%) of the physicians practice both in public and private hospitals. The majority of the respondents were specialists in Internal Medicine (41%), while the least number of respondents came from the speciality of Neurology (2%).

Table 1: Clinico-demographic Profile of Respondents

Variables	n	Percentage (%)
Age		
Below 48 years old	55	53.4
48 years old and above	48	46.6
Sex		
Male	53	51.5
Female	50	48.5
Years of Practice		
1-5 years	12	11.7
6-10 years	22	21.4
11-15 years	19	18.4
16-20 years	13	12.6
Above 20 years	35	34.0
No answer	2	1.9
Area of Practice		
Private only	36	35.0
Government only	2	1.9
Both	65	63.1
Specialty		
Internal Medicine	42	40.8
Obstetrics and Gynecology	8	7.8
Pediatrics	16	15.5
Surgery	11	10.7
Neurology	2	1.9
Anesthesiology	3	2.9
Family / Community Medicine / Public Health	4	3.9
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	7	6.8
Orthopedics	6	5.8
General Practice	4	3.9
As a whole	103	100.0

3.2 Satisfaction with the Philhealth Accreditation Process

The degree of satisfaction with the accreditation process across numerous demographic and professional characteristics was then evaluated. Notably, there was no difference in satisfaction levels across age groups, with those under 48 and those 48 and older reported to be satisfied. However, the results showed a disparity in sex, with female physicians being satisfied and male physicians dissatisfied with the accreditation process. Furthermore, satisfaction levels differed between years of practice, with physicians for more than 10 years reporting to be satisfied versus their peers in earlier career stages (Table 2).

Table 2: Degree of Satisfaction among Respondents towards the Accreditation Process

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----2.5-----			
48 years old and above	-----2.5-----			
Sex				
Male	-----2.4-----			
Female	-----2.5-----			
Years of Practice				
1-5 years	-----2.4-----			
6-10 years	-----2.4-----			
11-15 years	-----2.6-----			
16-20 years	-----2.2-----			
Above 20 years	-----2.6-----			
Not applicable	-----2.5-----			
Area of Practice				
Private	-----2.4-----			
Government	-----2.5-----			
Both	-----2.5-----			
Specialty				
Internal Medicine	-----2.5-----			
Obstetrics and Gynecology	-----2.8-----			
Pediatrics	-----2.3-----			
Surgery	-----2.0-----			
Neurology	-----2.0-----			
Anesthesiology	-----2.0-----			
Family / Community Medicine / Public Health	-----2.3-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----2.7-----			
Orthopedics	-----2.5-----			
General Practice	-----2.8-----			

Additionally, physicians practicing in government settings, or a combination of the private and government sectors were satisfied. On the other hand, those exclusively in private practice reported dissatisfaction.

With regards to the respondents' specialty, only those in internal medicine, obstetrics and gynecology, ENT-HNS, orthopedics, and in general practice were satisfied with the accreditation process, while those in surgery, neurology, anesthesiology, family and community medicine / public health were dissatisfied.

3.3 Satisfaction with the Philhealth Reimbursement Process

Across the variables, the respondents were generally dissatisfied with the reimbursement process of Philhealth (Table 3). Only those with neurology as a specialty were noted to be satisfied. It is also important to note that paediatricians and those in general practice had the lowest satisfaction levels.

Table 3: Degree of satisfaction among Respondents towards the Reimbursement Process in General

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----2.09-----			
48 years old and above	-----2.02-----			
Sex				
Male	-----2.08-----			
Female	-----2.04-----			
Years of Practice				
1-5 years	-----2.17-----			
6-10 years	-----2.0-----			
11-15 years	-----2.26-----			
16-20 years	-----1.77-----			
Above 20 years	-----2.06-----			
Not applicable	-----2.0-----			
Area of Practice				
Private	-----1.92-----			
Government	-----2.0-----			
Both	-----2.14-----			
Specialty				
Internal Medicine	-----2.26-----			
Obstetrics and Gynecology	-----2.0-----			
Pediatrics	-----1.69-----			
Surgery	-----1.82-----			
Neurology	-----2.50-----			
Anesthesiology	-----2.0-----			
Family / Community Medicine / Public Health	-----2.0-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----2.0-----			
Orthopedics	-----2.33-----			
General Practice	-----1.75-----			

3.4 Satisfaction with the Philhealth's Length of Time for Reimbursement

Generally, the Respondents were dissatisfied with the length of time it took for the Philhealth reimbursement to take place (Table 4).

Table 4: Degree of Satisfaction among Respondents towards the Length of Time of Reimbursement

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----1.93-----			
48 years old and above				
Sex				
Male	-----1.87-----			
Female	-----1.88-----			
Years of Practice				
1-5 years	-----2.00-----			
6-10 years	-----1.91-----			
11-15 years	-----2.00-----			
16-20 years	-----1.62-----			
Above 20 years	-----1.83-----			
Not applicable	-----2.00-----			
Area of Practice				
Private	-----1.61-----			
Government	-----2.00-----			
Both	-----2.02-----			
Specialty				
Internal Medicine	-----2.00-----			
Obstetrics and Gynecology	-----2.00-----			
Pediatrics	-----1.56-----			
Surgery	-----1.64-----			
Neurology	-----1.50-----			
Anesthesiology	-----2.00-----			
Family / Community Medicine / Public Health	-----2.00-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----1.86-----			
Orthopedics	-----2.17-----			
General Practice	-----1.75-----			

3.5 Satisfaction with the Philhealth's Amount of Reimbursement

Most of the respondents were dissatisfied. Only Neurology physicians were satisfied with the amount of reimbursement given by Philhealth (Table 5).

Table 5: Degree of Satisfaction among Respondents towards the Amount of Reimbursement

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----2.20-----			
48 years old and above	-----1.96-----			
Sex				
Male	-----2.08-----			
Female	-----2.10-----			
Years of Practice				
1-5 years	-----1.92-----			
6-10 years	-----2.32-----			
11-15 years	-----2.37-----			
16-20 years	-----1.92-----			
Above 20 years	-----1.91-----			
Not applicable	-----2.00-----			
Area of Practice				
Private	-----1.97-----			
Government	-----2.00-----			
Both	-----2.15-----			
Specialty				
Internal Medicine	-----2.07-----			
Obstetrics and Gynecology	-----2.25-----			
Pediatrics, Family / Community Medicine / Public Health	-----2.06-----			
Surgery	-----2.00-----			
Neurology	-----2.50-----			
Anesthesiology	-----2.00-----			
Family / Community Medicine / Public Health	-----2.00-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----2.00-----			
Orthopedics	-----2.33-----			
General Practice	-----2.00-----			

3.6 Satisfaction with the Philhealth's Benefit Packages

Respondents were generally dissatisfied with the current benefit packages offered by Philhealth. Only respondents in general practice and in orthopaedics reported to be satisfied (Table 6).

Table 6: Degree of Satisfaction among Respondents towards the PhilHealth Benefit Packages

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----2.29-----			
48 years old and above	-----2.02-----			
Sex				
Male	-----2.13-----			
Female	-----2.20-----			
Years of Practice				
1-5 years	-----2.25-----			
6-10 years	-----2.32-----			
11-15 years	-----2.37-----			
16-20 years	-----2.00-----			
Above 20 years	-----2.00-----			
Not applicable	-----2.00-----			
Area of Practice				
Private	-----2.03-----			
Government	-----2.00-----			
Both	-----2.25-----			
Specialty				
Internal Medicine	-----2.19-----			
Obstetrics and Gynecology	-----2.25-----			
Pediatrics, Family / Community Medicine / Public Health	-----2.00-----			
Surgery	-----1.91-----			
Neurology	-----2.00-----			
Anesthesiology	-----2.00-----			
Family / Community Medicine / Public Health	-----2.25-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----2.29-----			
Orthopedics	-----2.50-----			
General Practice	-----2.50-----			

3.7 Overall Satisfaction with Philhealth in General

All respondents were unanimously dissatisfied with Philhealth in general across all clinic-demographic characteristics (Table 7).

Table 7: Degree of satisfaction among Respondents towards PhilHealth

Variables	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
	1	2	3	4
Age				
Below 48 years old	-----2.15-----			
48 years old and above	-----1.96-----			
Sex				
Male	-----2.04-----			
Female	-----2.08-----			
Years of Practice				
1-5 years	-----2.08-----			
6-10 years	-----2.14-----			
11-15 years	-----2.26-----			
16-20 years	-----1.92-----			
Above 20 years	-----1.94-----			
Not applicable	-----2.00-----			
Area of Practice				
Private	-----1.83-----			
Government	-----2.00-----			
Both	-----2.18-----			
Specialty				
Internal Medicine	-----2.12-----			
Obstetrics and Gynecology	-----2.38-----			
Pediatrics, Family / Community Medicine / Public Health	-----1.88-----			
Surgery	-----1.91-----			
Neurology	-----2.00-----			
Anesthesiology	-----2.00-----			
Family / Community Medicine / Public Health	-----2.00-----			
Ear, Nose and Throat - Head and Neck Surgery (ENT-HNS)	-----2.14-----			
Orthopedics	-----2.33-----			
General Practice	-----1.50-----			

4. Discussion

Respondents were generally satisfied with Philhealth's accreditation process. However, it is important to note that some were dissatisfied - those practicing exclusively in the private setting and those in surgery, neurology, anesthesiology, family and community medicine / public health. This is in contrast to a previous study done in the Philippines in 2006, which showed that all respondents were satisfied with the accreditation process¹⁴. This shows that Philhealth needs to revisit its accreditation policies and processes to make it more efficient for the medical community.

With regards to the reimbursement of Philhealth (including the processes, length of time for reimbursement, and the amount), the respondents in this study were generally

dissatisfied. This is consistent with the previous study done 18 years ago which also showed dissatisfaction among physicians.¹⁴ This again supports the need for Philhealth to improve its reimbursement processes for its stakeholders to be satisfied and for the hospitals and health care service delivery to be sustainable.

With regards to Philhealth's benefit packages, results from a previous survey done showed that physicians were dissatisfied.¹⁴ This is consistent with the results of our study. Unfortunately, this again shows that Philhealth needs to improve the benefit packages that they offer.

Consistent with the results of a previous survey done¹⁴, respondents were generally dissatisfied with Philhealth as a whole. This exemplifies the urgent need for Philhealth to review its operations, do multi-stakeholder consultations as part of its continuous quality improvement initiatives, and improve its benefit packages and services to maximize the benefit for the patients and health care providers.

The study highlighted that despite the advancements in Universal Health Care in the Philippines, dissatisfaction among physicians with PhilHealth remains, underscoring the need for further improvements towards our national health insurance program.

5. Conclusion

In conclusion, the researchers found overall dissatisfaction towards the national health insurance program of the Philippines among physicians included in this study. The results of this study exemplify the need for a multi-stakeholder and multi-sectoral review of the country's insurance program as the government is heading towards Universal Health Care.

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Ethical Approval Statement

Ethics Clearance was issued on May 27, 2024, by the Research Ethics Clearance Committee of the University of St. La Salle, Philippines.

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Conflict of Interest Statement

The authors declare no conflicts of interest.

About the Author(s)

Ms. Dadap, Ms. Grecia, Ms. Ocampo, and Mr. Sola are second year medical students at the University of St. La Salle when this study was conducted under the mentorship of Professor Ting.

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