

AI in Healthcare: The Philippines

Arrel Peter P. Pascual, YAKAP Technical Lead
Philippine Health Insurance Corporation
(PhilHealth)



The Philippines in Numbers

112.7 M

Population size

4.1

Average household size

~USD 330

(PHP 18,423)

Average monthly wage

15.5%

(17.4M Filipinos)

Poverty Rate

USD 240-273

(PHP 13,873 nationwide;
PHP 15,713 NCR)

Poverty Threshold



The Philippine Health System

Decentralized



Individual-based
services (primary care, inpatient and curative)



Nat'l Govt
(DOH)



Local Govt
(thru local tax or SHI)

Mixed Public and Private System

Private

52% of hospital beds

- Unregulated balance billing
- Private insurance or out-of-pocket on top of PhilHealth
- Free Market for specialists (fee-for-service)

Public

48% of hospital beds

- Commodities are frequently out-of-stock
- Physicians are salaried
- Often overcapacity
- Low capability for higher technology services

Multiple Financing Sources

Current Health Expenditure by Health Care Financing Scheme, 2024

Level and share

PhP 643.12 billion
44.7%



Government
schemes and
compulsory
contributory
health care
financing
schemes

Household out-of-pocket payment



PhP 615.16 billion
42.7%



PhP 181.12 billion
12.6%
Voluntary health care
payment schemes

2024 Philippine National Health Account

The Philippine Digital Health Landscape

4

Overall Digital Health Score of the Philippines

2

Leadership & Governance

4

Strategy & Investment

4

Legislation, Policy, & Compliance

2

Workforce

4

Standards & Interoperability

4

Infrastructure

4

Services & Applications

Global Health Digital Monitor, 2023: Philippines

National Strategies and Policies

- **UHC ACT [RA. 11223] and PhilHealth Framework:** Establishment of National Health Data Repository (NHDR)
- Ongoing legislative initiatives on digital health
- DOST-PCHRD discussions on digital health transformation

Key Government Players



Current Status of AI in Healthcare

Limited Presence

- Mostly clinical application (eg. imaging and diagnostics) and private-led initiatives
- Limited data availability, standardization, and completeness

Pandemic Digital Wins

Adoption of case management systems, contact tracing, chatbot technologies, and telemedicine services

Existing platforms as foundation for future applications

- Government's eGov Super App
- Current PhilHealth Systems
- DOH platforms: iClinicSys and iHOMIS

Existing Platforms as Foundation

Leveraging our current databases to develop a responsive AI

Example 1: HCI Portal

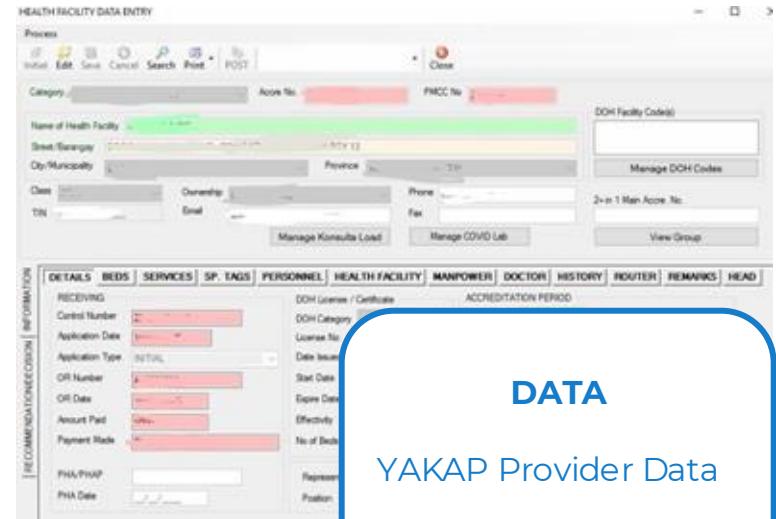


DATA

YAKAP Empaneled
Members list

YAKAP Health Data
Records

Example 2: Integrated PhilHealth Accreditation System



DATA

YAKAP Provider Data

Accreditation Status

is a System Transformation

It is the catalyst to shift from a reactive, hospital-based model to a proactive, primary care-driven system that focuses on **prevention, continuity, and long-term wellness** for every Filipino.

Transformative Role

PhilHealth's Role

Before

Now

Benefit Payer

Strategic Purchaser & Trusted Health Partner

Health Seeking Behavior

Reactive (seeking care only when sick)

Proactive (staying healthy & early diagnosis)

Access Points

Go out of their way to seek care

Accessible, visible, and simple to seek care

PhilHealth YAKAP

PARA MALAYO SA SAKIT



Expanded
KONSULTA services



Shift from reactive to
proactive healthcare



Integration with existing
specialty benefits



GAMOT for outpatient
medications

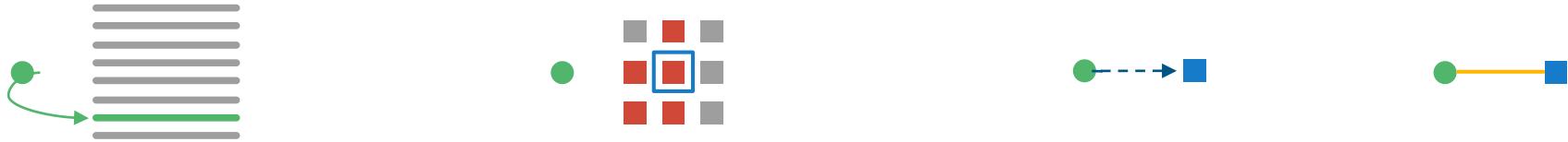


Expanded laboratory
and diagnostic benefits



Cancer Screening

Patient Journey



Registration → PCC Assignment and Selection → FPE Conduct → Empanelment

Ensures **beneficiary is in the system** with valid records

- **Strategic matching** to appropriate PCC options (within 30km radius)
- Beneficiary **chooses preferred provider** from assigned options

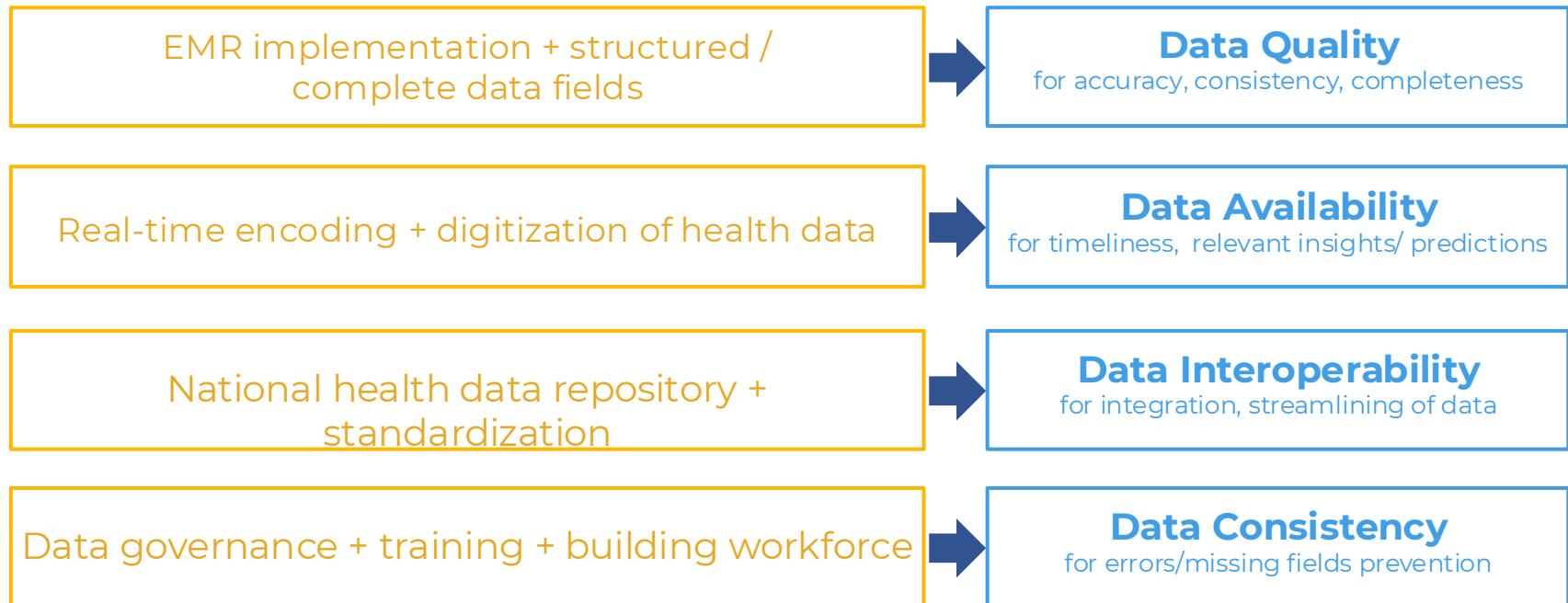
First Patient Encounter is **conducted and completed**

Formal care relationship establishing 4Cs accountability



YAKAP Empanelment Slip (YES) **signed by both** patient and PCC

We are building the necessary foundation to develop AI for **PhilHealth YAKAP** PARA MALAYO SA SAKIT



How AI can improve the quality and efficiency of PhilHealth YAKAP

Fraud / Abuse detection

Unusual claim patterns, overuse, mismatches

Member Data Record Management

Remove duplicate PINs, member data clean up, validating services received

Pre- and Post-Audit

Ensure claims match epidemiological data, complete and valid claims documents, identity and liveness verification

Member Risk Profiling

Enabling preventive interventions, targeted screening real-time

Real-time Quality Assurance

Prescription checks, drug interactions, appropriateness of services, care coordination

Isang PhilHealth na



Mabilis

Hospitals and providers
are paid on time

Patas

Hospitals deliver
better care

Mapagkakatiwalaan

Filipinos feel secure in
their health insurance
coverage

Maraming Salamat!

