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# PhilHealth Coverage for Diabetes-Related Treatments

April 2, 2025

# Outline

1. Legal Basis – National Health Insurance, UHC
2. Background
3. Coverage for DM-related treatments
4. Utilization for DM-related treatments
5. Future Direction

# Legal Basis



## **National Health Insurance Act (RA No. 7875, as amended by RA Nos. 9241 and 10606)**

National Health Insurance Program to provide responsive benefit packages and improve its benefit packages to meet the **needs** of its members.



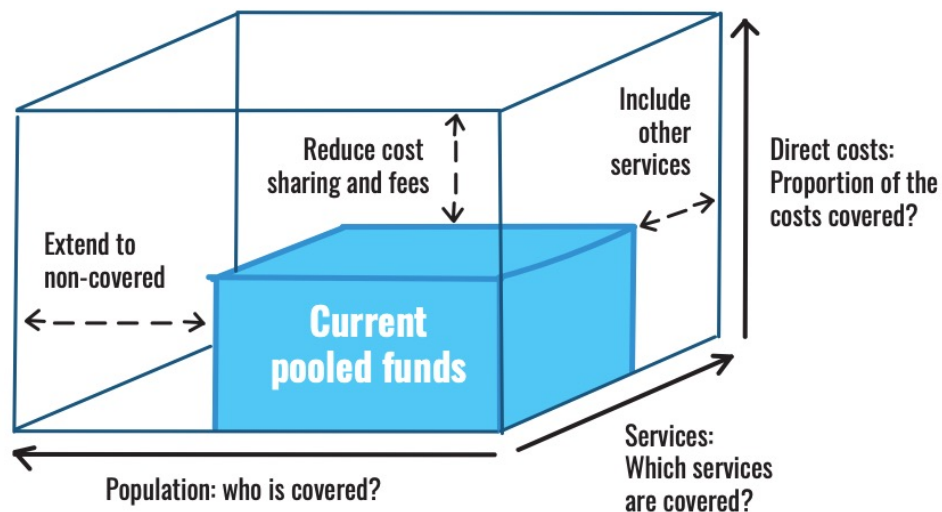
## **RA No. 11223 (UHC Act)**

PhilHealth to be the national strategic purchaser of individual-based health goods and services, ensuring equitable access to health services without causing financial hardship

UNIVERSAL HEALTH CARE  
KALUSUGAN AT KALINGA PARA SA LAHAT

# Philippines Universal Health Care Law (RA 11223)

Whole of system, whole of government, and whole of society approach



PhilHealth mandate:

- Expand and improve benefits coverage
- Design an explicit health benefits package (HBP)
- Develop the benefit plan Benefits Development Planning Protocol (BDPP)
- Review HBP periodically

All Filipinos are covered by social health insurance

# Criteria for Health Benefit Package Prioritization

According to **need** and not according to want (RA 7875, as amended by RAs 9241 & 10606)

1. Epidemiologic Data or Burden of Disease What people are dying of & what people are getting sick of (DALYs)
2. Financial Risk Protection with Equity Consideration
3. Health Technology Assessment (HTA) Recommendation

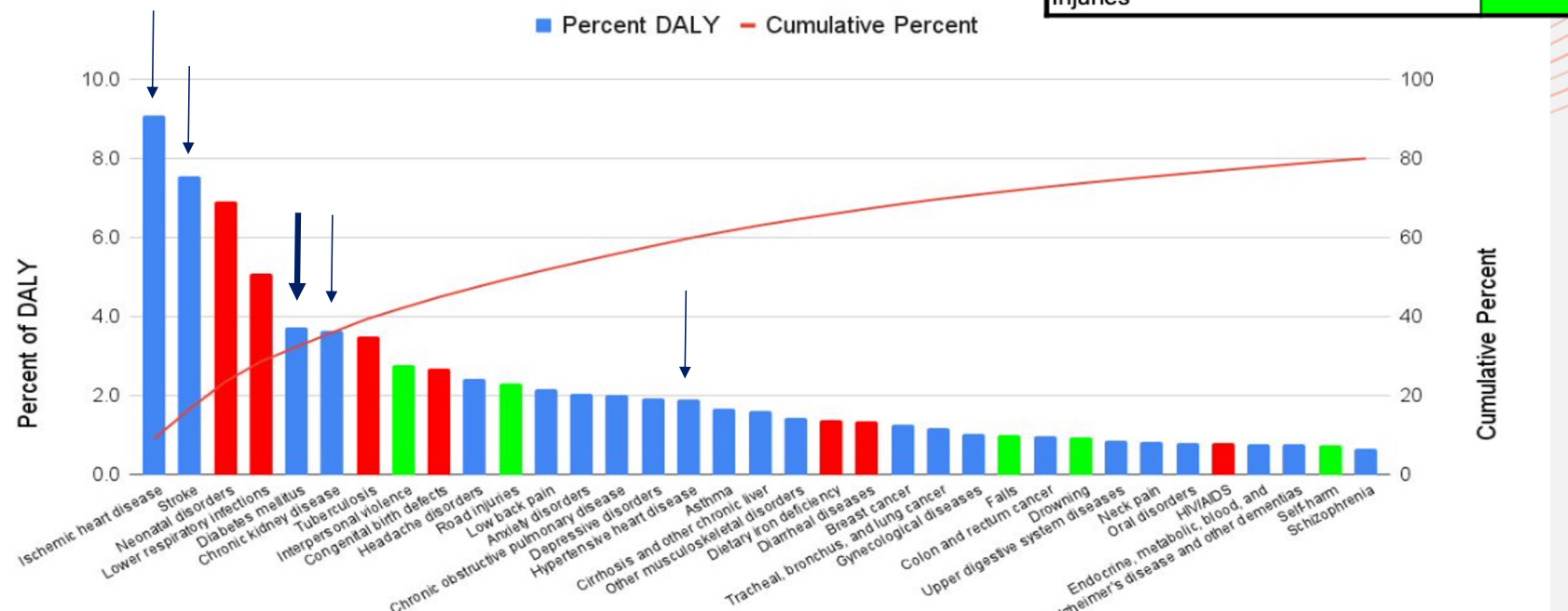
## 4. Other Considerations

- Sustainable Development Goals
- Philippine Development Plan 2023-2028
- National Objectives for Health 2023-2028
- Legislative Mandates (e.g., Mental Health Act, NICCA, Magna Carta for PWD, Rare Disease Act, etc.)
- Public Interest

Adapted from PhilHealth CO 2024-0003, "Benefits Development Planning Protocol"

# Burden of Disease

Philippine Burden of Disease 2021: The Vital Few  
Thirty-five diseases already account for 80% of the DALYs



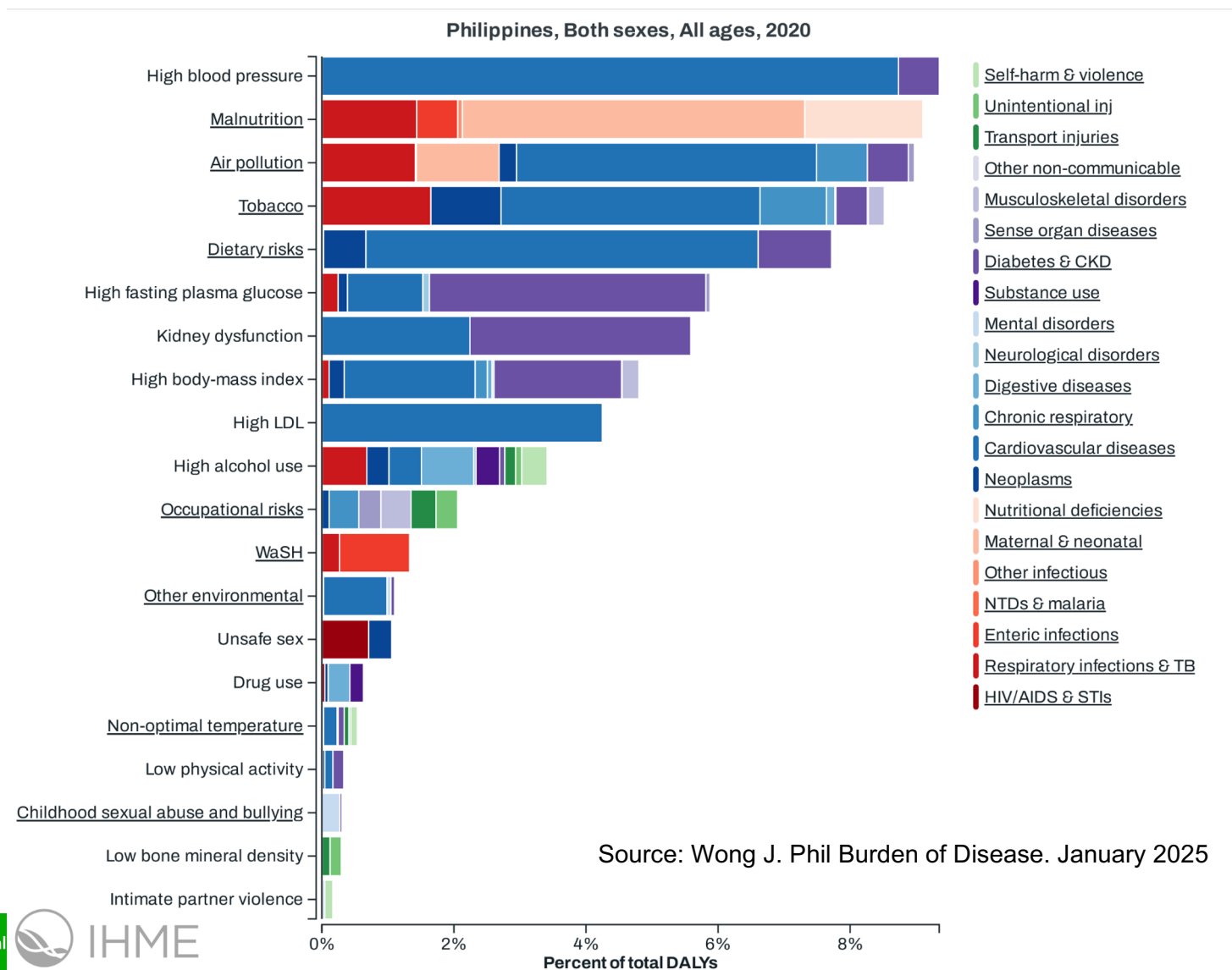
Source: Wong J. Phil Burden of Disease. January 2025

The top 10 diseases  
already account for  
47% of the DALYs

| Cause of death or injury     | Percent DALY | Cumulative Percent |
|------------------------------|--------------|--------------------|
| Ischemic heart disease       | 9.1          | 9.1                |
| Stroke                       | 7.6          | 16.7               |
| Neonatal disorders           | 6.9          | 23.6               |
| Lower respiratory infections | 5.1          | 28.7               |
| Diabetes mellitus            | 3.7          | 32.4               |
| Chronic kidney disease       | 3.6          | 36.0               |
| Tuberculosis                 | 3.5          | 39.5               |
| Interpersonal violence       | 2.8          | 42.3               |
| Congenital birth defects     | 2.7          | 45.0               |
| Headache disorders           | 2.4          | 47.4               |

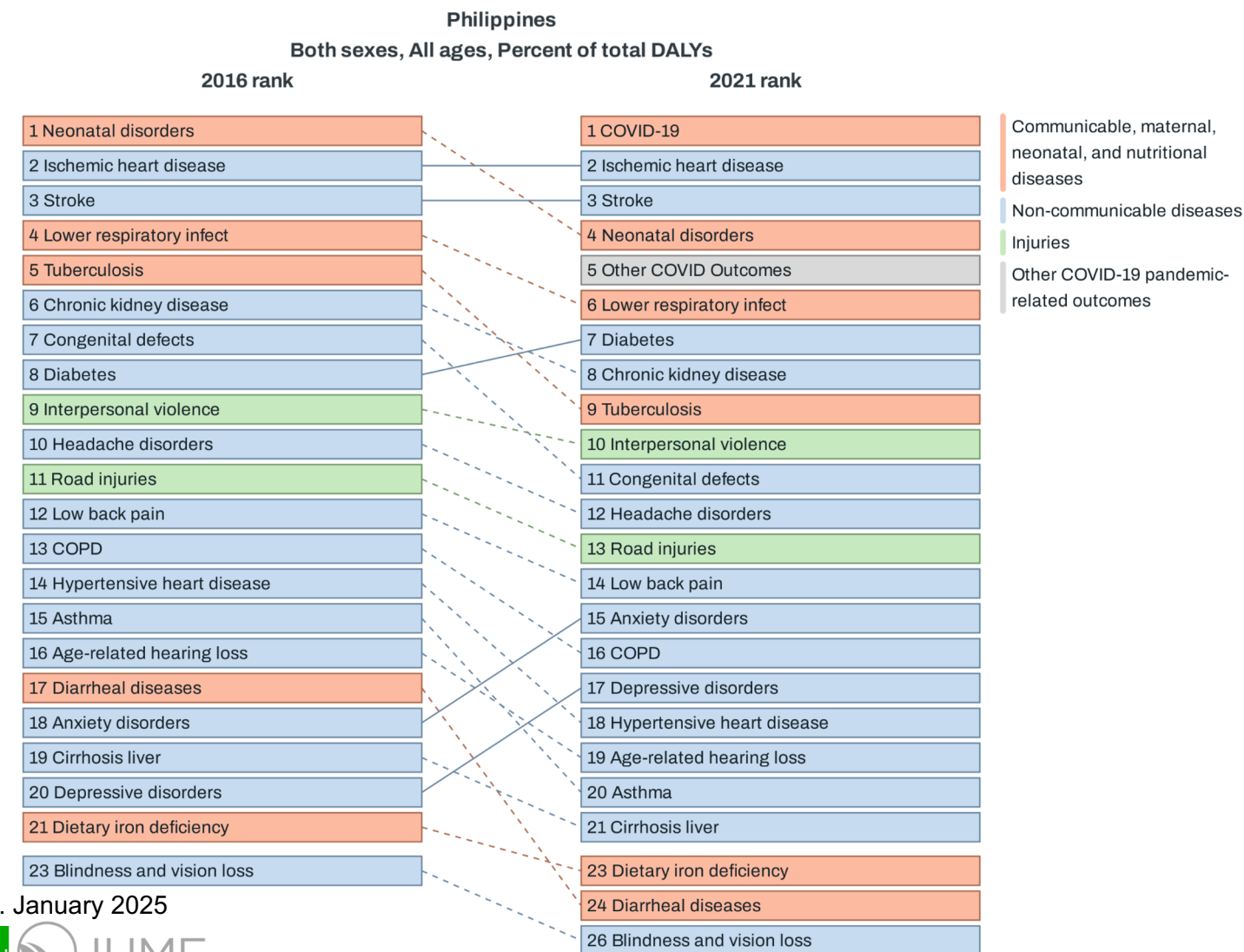
Source: Wong J. Phil Burden of Disease. January 2025

The top five risk factors contributing to disease are: hypertension, malnutrition, air pollution, tobacco, and **dietary risk**



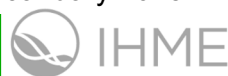


From five years ago, **diabetes**, anxiety disorders, and depressive disorders have risen up in the rankings



Source: Wong J. Phil Burden of Disease. January 2025

[www.philhealth.gov.ph](http://www.philhealth.gov.ph)  PhilHealthOfficial

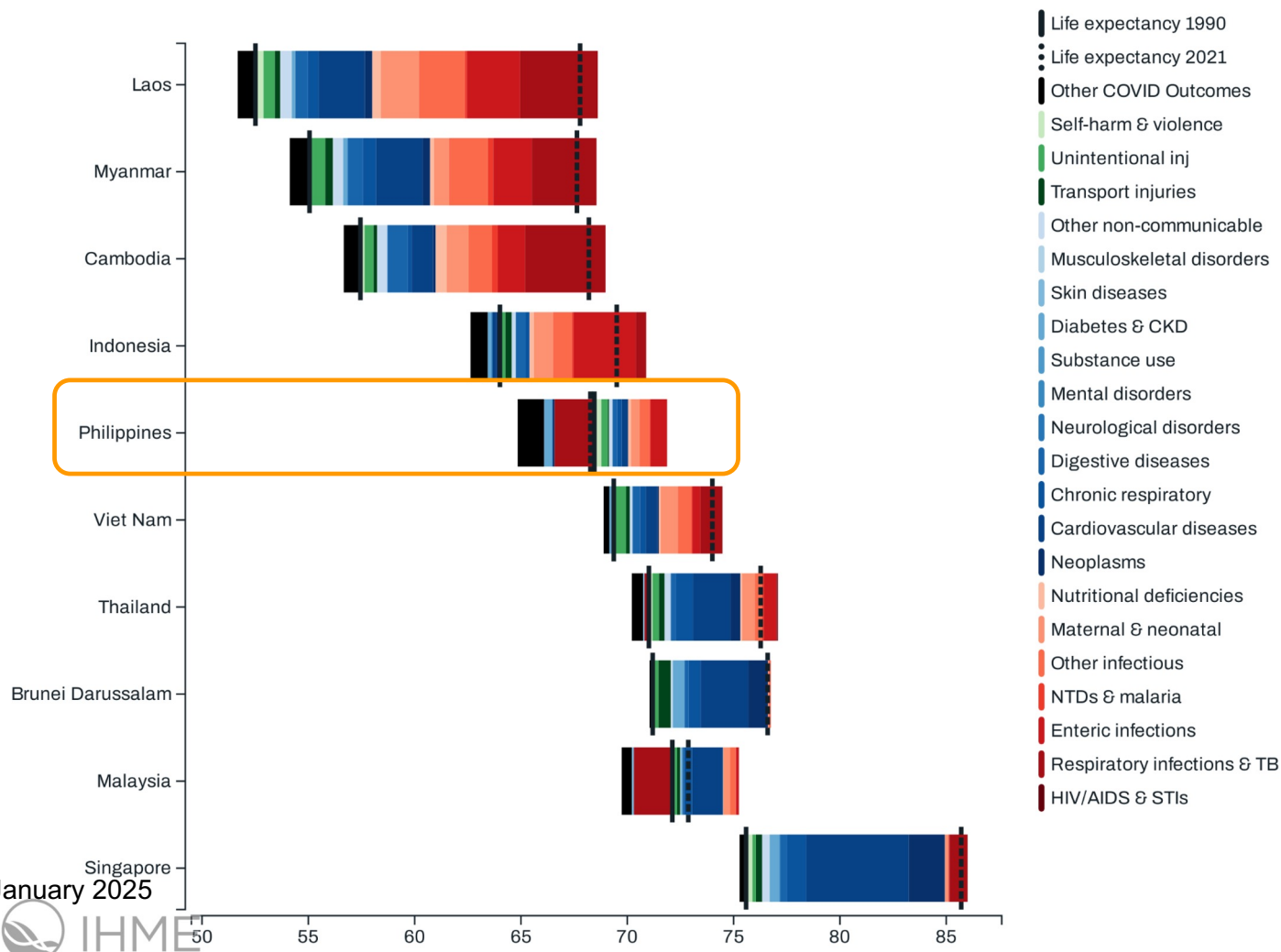


Unlike other ASEAN countries, the life expectancy at birth in the Philippines did not change from 1990-2021

The lack of progress was mainly due to respiratory infections, TB, and other COVID outcomes

Change in life expectancy at birth: Both sexes from 1990 - 2021 by broad cause group

Click on bar for more details



Source: Wong J. Phil Burden of Disease. January 2025

[www.philhealth.gov.ph](http://www.philhealth.gov.ph) PhilHealthOfficial



IHME

# Philippine Burden of Disease 2021

## Challenges identified

- The 2021 Philippine Burden of Disease study reveals that just 35 diseases already account for 80% of Disability-Adjusted Life Years (DALYs)
- The top 10 diseases contribute to 47% of the total DALYs
- Ischemic heart disease and stroke remain the leading causes of disease burden
- The study highlights that, unlike other ASEAN countries, the life expectancy in the Philippines did not improve from 1990-2021
- Hypertension, malnutrition, air pollution, tobacco, and **dietary risks** are the top five risk factors
- Notable increases in the rankings of **diabetes**, anxiety disorders, and depressive disorders have occurred in the past 5 years

Source: Wong J. Phil Burden of Disease. January 2025

# PhilHealth Coverage for Diabetes-Related Treatments and Complications of Diabetes

Konsulta: Consultation, laboratory tests, medicines

Case Rates for Diabetes-related treatment (DKA)

IHD-Acute MI Benefit Package (PCI, fibrinolysis, EMS with interfacility transfer, cardiac rehab)

Inpatient Case Rates for Acute Stroke

Renal Replacement Therapy Benefit Package (HD, PD, KT)

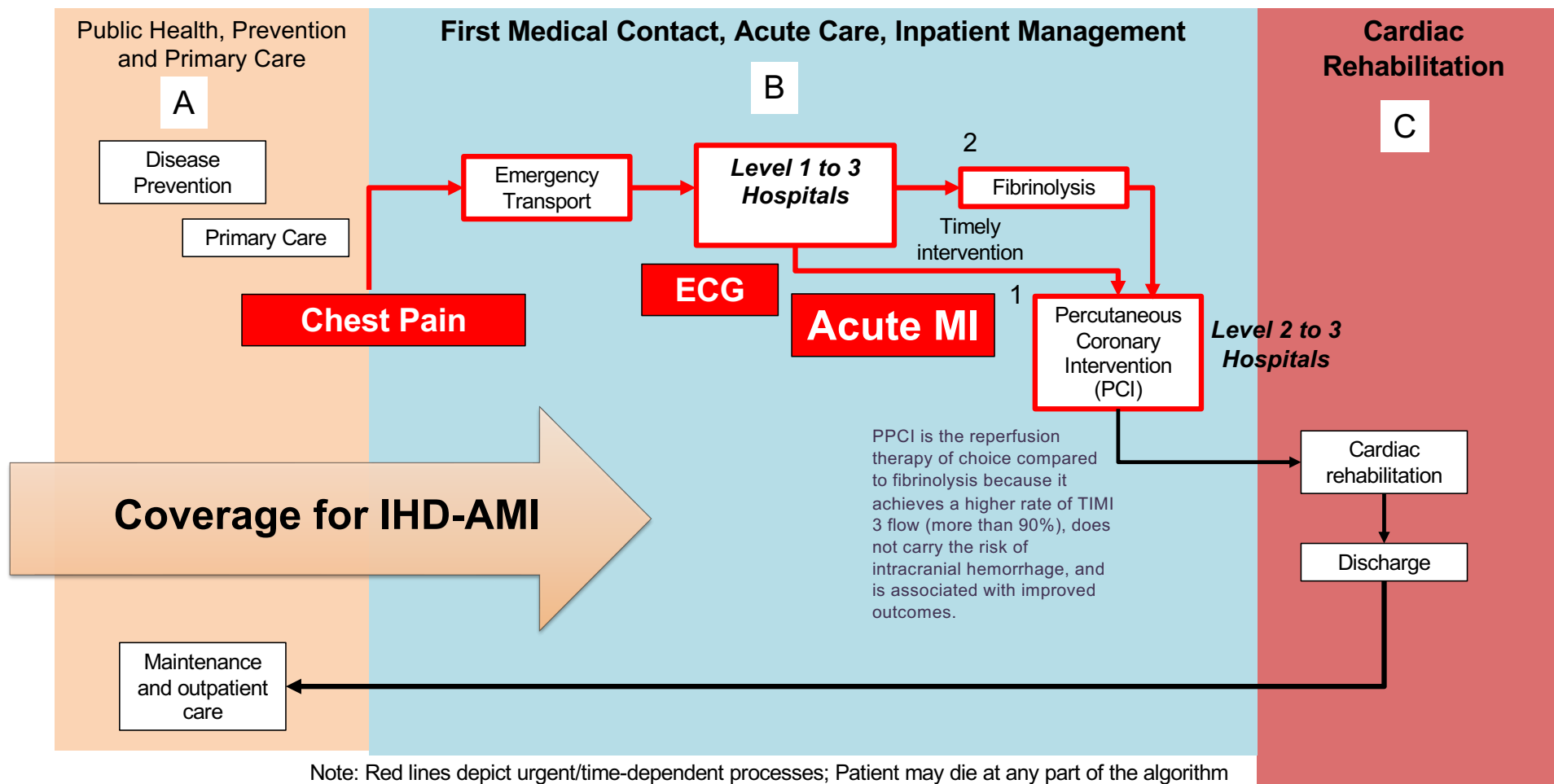
Emergency Benefit Package (Hypertensive Emergency/Urgency)

Procedures: Debridement/Amputation for diabetic foot, Vitrectomy for diabetic retinopathy, etc.

# Konsulta Coverage

Consultation • Health Risk Screening and Assessment • Selected Laboratory and Diagnostic Test • Selected Drugs and medicines

| HEALTH SERVICES   | 15 DIAGNOSTICS  | 21 MEDICINES  |
|---|---|---|
| <p>Health Risk Screening (TB, HIV, etc.)</p> <p>Consultations with a Primary Care Provider</p> <ul style="list-style-type: none"> <li>Wellness Consultations (Maternal &amp; Child, Prenatal, etc.)</li> <li>Sick Consultations (TB, Malaria, etc.)</li> <li>Counselling (FP, health and lifestyle, smoking cessation, alcohol, mental health, etc.)</li> </ul> | <ul style="list-style-type: none"> <li>CBC w/ platelet count</li> <li>Lipid profile (Total Cholesterol, HDL and LDL Cholesterol, Triglycerides)</li> <li>FBS</li> <li>OGTT</li> <li>HbA1c</li> <li>Creatinine</li> <li>Chest X-ray</li> <li>Sputum microscopy</li> <li>Electrocardiogram (ECG)</li> <li>Urinalysis</li> <li>Pap smear</li> <li>Fecalalysis</li> <li>Fecal Occult Blood Test</li> <li><b>Mammogram</b></li> <li><b>Ultrasound (upper abdomen, breast, pelvic)</b></li> </ul> | <ul style="list-style-type: none"> <li>Amoxicillin</li> <li>Co-Amoxiclav</li> <li>Nitrofurantoin</li> <li>Cotrimoxazole</li> <li>Ciprofloxacin</li> <li>Clarithromycin</li> <li>Oral Rehydration Salts</li> <li>Prednisone</li> <li>Salbutamol</li> <li>Fluticasone + Salmeterol</li> <li>Paracetamol</li> <li>Simvastatin</li> <li>Gliclazide</li> <li>Metformin</li> <li>Enalapril</li> <li>Metoprolol</li> <li>Amlodipine</li> <li>Hydrochlorothiazide</li> <li>Losartan</li> <li>Aspirin</li> <li>Chlorphenamine maleate</li> </ul> |



Slides compliments of AIHO, Inc.

**Coverage for  
hemodialysis:  
156 Sessions/Year**

Erythropoietin

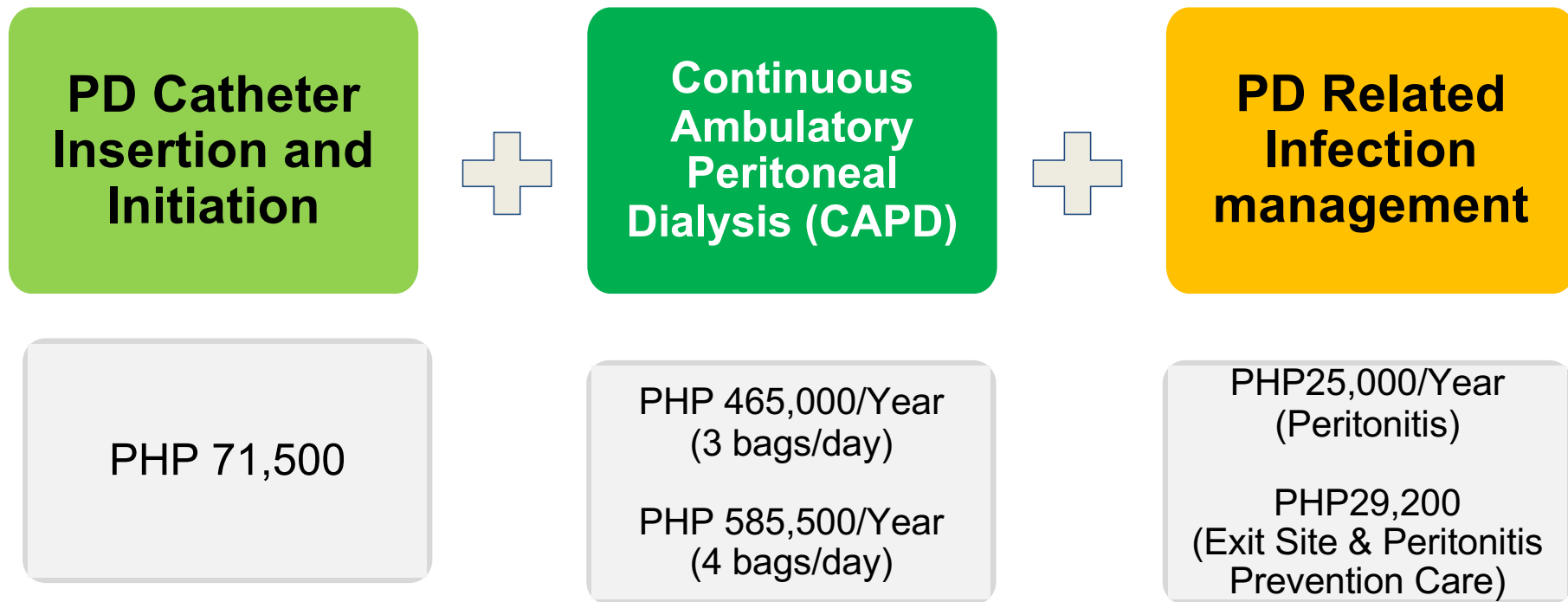
Labs  
(Monitoring)

Dialyzer,  
Supplies

Use of HD  
machine

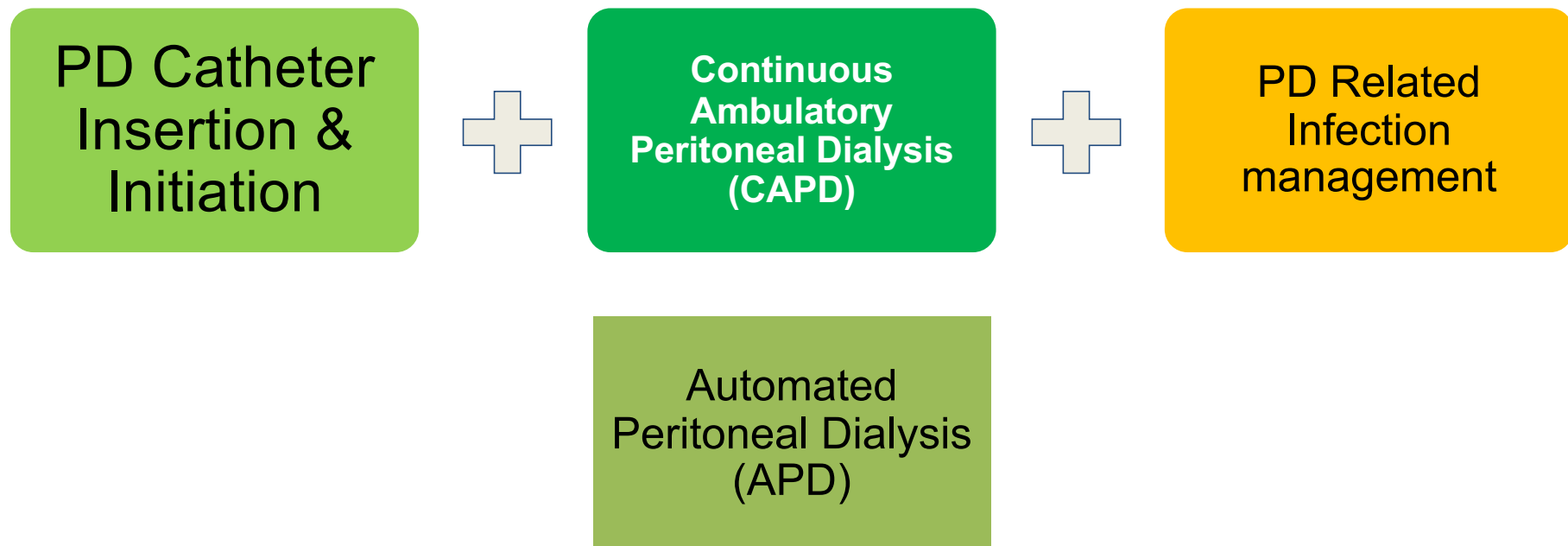
Professional  
Fees

# Peritoneal Dialysis COVERAGE IN ADULTS

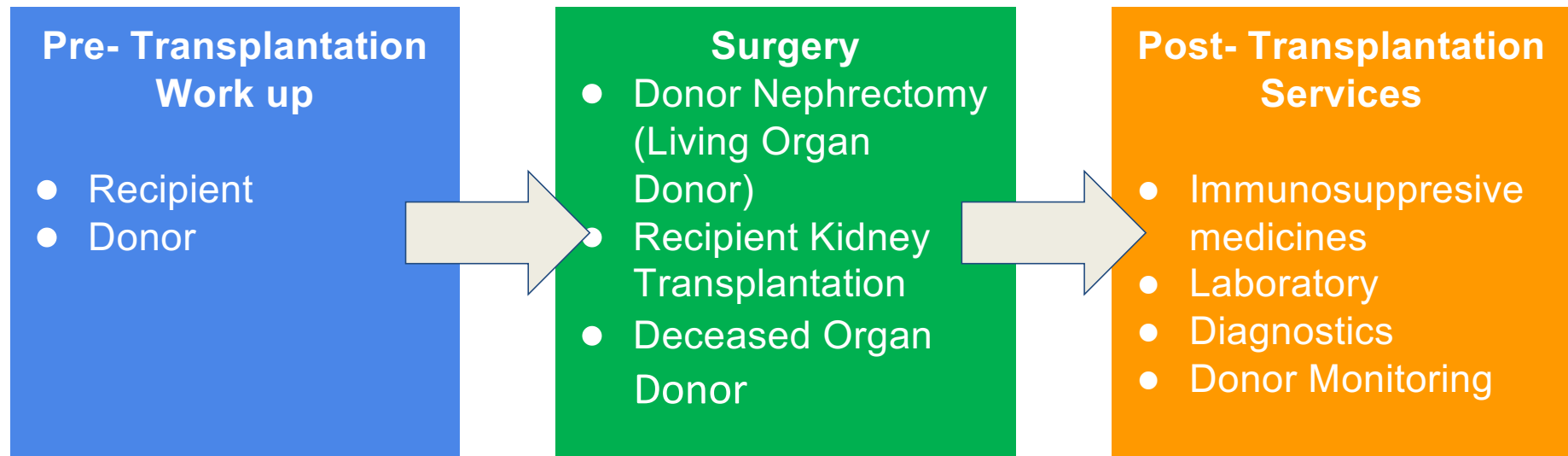




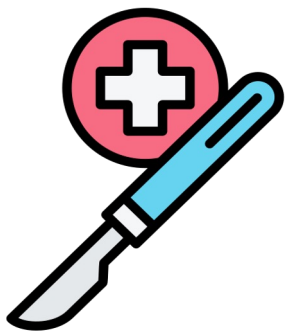
# PD COVERAGE IN PEDIATRIC ESRD PATIENTS



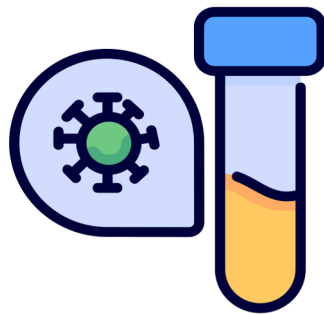
# Coverage for Kidney Transplantation



## Post-KT Service Coverage



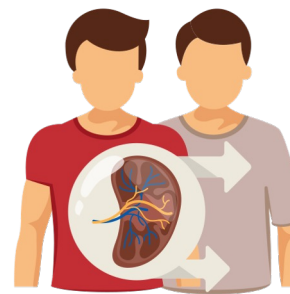
**Renal Graft  
Biopsy**



**Laboratory/  
Diagnostic Tests**



**Drugs/  
Medicines**



**Donor  
monitoring**



**Specialist  
Services Fees**

# Utilization

| ICD-10 | Description   | Claims Count |       | Amount Paid (PHP)             |                               |
|--------|---|--------------|-------|-------------------------------|-------------------------------|
|        |   | 2023         | 2024  | 2023                          | 2024                          |
| E10.1  | INSULIN-DEPENDENT DIABETES MELLITUS WITH ACIDIDOSIS/ KETOACIDOSIS WITHOUT MENTION OF COMA; DIABETIC ACIDIDOSIS WITHOUT MENTION OF COMA; DIABETIC KETOACIDOSIS WITHOUT MENTION OF COMA   | 1,022        | 1,095 | 15,979,162.15<br>(16 Million) | 22,014,388.31<br>(22 Million) |
| E11.1  | NON-INSULIN-DEPENDENT DIABETES MELLITUS WITH KETOACIDOSIS WITHOUT MENTION OF COMA; ; NONOBESE DIABETES (MELLITUS) WITH KETOACIDOSIS WITHOUT MENTION OF COMA; OBESE DIABETES MELLITUS WITH KETOACIDOSIS WITHOUT MENTION OF COMA; ADULT-ONSET DIABETES MELLITUS | 1,707        | 1,886 | 26,210,069.24<br>(26 Million) | 37,834,509.27<br>(38 Million) |
| E13.1  | OTHER SPECIFIED DIABETES MELLITUS WITH ACIDIDOSIS/ KETOACIDOSIS WITHOUT MENTION OF COMA   | 94           | 69    | 1,444,257.2                   | 1,337,726.43                  |
| E14.1  | UNSPECIFIED DIABETES MELLITUS; DIABETES NOS WITH ACIDIDOSIS/ KETOACIDOSIS WITHOUT MENTION OF COMA   | 913          | 972   | 14,221,125.57<br>(14 Million) | 19,427,324.49<br>(19 Million) |

Source: PhilHealth Claims Database, as of 31 March 2025

# Utilization

| Benefit Package                   | No. of Claims |           | Amount Paid (PHP) |                |
|-----------------------------------|---------------|-----------|-------------------|----------------|
|                                   | 2023          | 2024      | 2023              | 2024           |
| Hypertensive<br>Emergency/Urgency | 141,436       | 231,494   | 1,158,655,165     | 2,316,433,542  |
| Stroke Infarction                 | 128,054       | 99,418    | 3,565,152,999     | 4,949,579,602  |
| Hemodialysis Procedure            | 3,627,350     | 5,190,286 | 17,435,331,944    | 28,162,018,203 |

Source: PhilHealth Stats & Charts, 2023-2024

# Future Direction

## Diabetes and Other NCDs

1. Prioritizing prevention and primary healthcare – Expanding Konsulta to Comprehensive Outpatient Benefit Package
2. Adopting a broader framework that integrates health needs, disease burden, equity, stakeholder values, and cost-effectiveness data – PhilHealth Benefits Development Planning Protocol (Corporate Order No. 2024-0003)
3. Using provider payment mechanisms and strategic purchasing to influence healthcare provider practice and health-seeking behavior
4. Robust stakeholder engagement and communications