

Column for Manila Bulletin
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Of Trees and Forest

Health Care for Overseas Filipinos

MANILA, Philippines — In general, I don't agree with imposing new requirements, adopting new regulations or increasing fees that would only make life more difficult for overseas Filipino workers.

Rather, I believe everything within the law should be done to protect their interests as well as those of their families. Measures involving OFWs should be aimed at making life better, not worse, for them and for their families.

So I sympathize with the migrant workers' groups in their opposition to the plan of the Philippine Health Insurance Corp. (PhilHealth) to increase the annual premium of OFWs by 166 percent, or from the current R900 to R2,400 beginning July this year.

According to news reports, Migrante-Middle East is planning to lead a world-wide campaign to oppose the premium increase, which it describes as an "unhealthy money-making scheme that will only burden our already overburdened OFWs and their dependents." It has started a signature drive for a petition against the premium increase.

The petition, which aims to gather at least one million signatures by July, will be sent to Malacañang and PhilHealth. John Leonard Monterona, Migrante-Mideast regional director, cites Republic Act No. 10022 or the Amended Migrant Workers Act of 2010, which prohibits increases in government fees for services rendered to OFWs and their dependents.

PhilHealth, in a circular announcing the increase in premium contributions, explained that it was in line with the government's plan to provide universal health care coverage to all Filipinos.

I cannot disagree with that objective. However, I have some concerns with respect to OFWs who live and work outside the Philippines. What happens when they get sick?

It's fine if they can come back and seek treatment in Philippine hospitals, which are accredited by PhilHealth so the OFWs can avail of the benefits they pay for. But what if they have to be taken to hospitals in their host countries? Does PhilHealth have agreements with foreign hospitals to recognize the OFWs' PhilHealth coverage?

My view is that it would be better if OFWs are allowed to pay for, and avail of Medicare benefits, in their host countries. I know that in some countries our countrymen are covered by Medicare or similar schemes. However, Filipino workers in the Commonwealth of the Northern Marianas, who are not holders of US working visas (H-2), are now required to pay Medicare taxes but are not even assured of immediate health care coverage.

If these OFWs pay premiums for Medicare in other countries and are also required to pay for PhilHealth coverage, then we have a costly duplication. So, for the sake of our OFWs, I suggest that PhilHealth explore the possibility of entering into agreements with its counterparts in countries that host OFWs so our countrymen can be covered by Medicare insurance in those countries during their stay.

In this way, our countrymen are assured of quick hospital treatment. If this can be done, then PhilHealth may also have to review its program extending coverage to OFWs so as not to be redundant.

There is no argument that health insurance, especially in these difficult times and ever-rising costs of hospitalization, is very important. Overseas Filipino workers, like all other Filipinos, deserve the best health care. Nobody, not even OFWs, deserves to be charged unreasonably high for health care.

(Please send comments or feedback to mbv_secretariat@yahoo.com)

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