



PhilHealth's road to regaining Filipinos' trust

Boasting an 85% membership rate or having roughly 94 million Filipinos as members, there is no question about how integrated the Philippine Health Insurance Corp. — more commonly known as PhilHealth — is in the lives of Filipinos.

According to a recent study conducted by communications firm EON Group, it enjoys a high level of recognition, with 76% of the respondents believing that PhilHealth contributes to public health and welfare in its role as the government agency that oversees the provision of health insurance coverage, and affordable and quality healthcare services to all Filipinos.

Yet if we dive deeper into media reports on PhilHealth since the onset of the pandemic, we'll find headline after headline that could skew anyone's opinion of the agency negatively.

In 2020, while the Philippines endured the effects of the first wave of the COVID-19 pandemic and the ensuing lockdowns, Phil-

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Health was rocked by a corruption controversy that saw several of its high-ranking officials accused of fund mismanagement and anomalous transactions. To those who can recall this period, I'm pretty sure you were livid about the issue just like the rest of the public was. Everyone was stuck at home for most of that year, constantly checking the news, and getting outraged over the alleged misuse of funds intended to cover citizens' healthcare costs amid a global health crisis. Social media was abuzz for months with Filipinos criticizing PhilHealth officials and demanding accountability.

Although the government agency has categorically denied any fund theft, the negative publicity has done its work. A cloud of doubt over PhilHealth remains. This is supported by the results of the EON study that show Phil-

Health enjoying a modest 61% trust rating from Filipinos — a number significantly lower than the client satisfaction rating in the high 90s that the agency used to get pre-pandemic. It didn't help that PhilHealth raised its membership contribution rates this summer amid rising fuel and food costs. The additional burden on their pockets certainly reminded Filipinos of the perceived corruption among the agency's top management.

Still, for an organization that has been under intense public scrutiny since 2020, a 61% trust rating and a 76% belief in its contribution to public health and welfare are relatively high figures. To help account for the reasons behind these numbers, the EON study also asked respondents nuanced questions about their perception of PhilHealth.

What we discovered is that they did not base their answers solely on news reports about the agency but also on their experiences in dealing with it, such as

looking for information through its information channels, interacting with its staff, the quick processing of their claims, and more. Since their answers relayed a more positive experience with PhilHealth, we were able to understand that while Filipinos now have a tempered trust in the agency, they still believe in its services and its capacity to help citizens.

I've mentioned PhilHealth's recent contribution rate hike that once again drew the ire of members. EON's study also did a quick scan of the social media space in the past year and it revealed plenty of netizens' sentiments of dissatisfaction with the agency. PhilHealth's online mentions included corruption allegations, the suspension of claim payments, and its increased rate for members, with most online discussions occurring on Twitter. It's a different picture from the one presented by our on-the-ground survey since social media is driven by instantaneous and reactive sentiments.

Both pictures must be taken into account, however. It is incumbent upon the current PhilHealth officials to take note of the downward trend in public trust in the agency and do the work of regaining the trust they have lost.

We believe the latter is achievable with the help of a few simple yet consistent measures.

One, PhilHealth must practice transparency. Its officials must make sure to properly audit any and all transactions, that records of these transactions can be accessed by stakeholders at any time, and that the numbers are spotless when checked. Next is implementing a more efficient system for members, including digitizing its processes. This can cut down delays and inconveniences for members, which contribute to their negative experiences with the agency.

Lastly, if membership rate hikes are inevitable, then materials that provide proper information and explanation about these increases must be given to members. Educating stakeholders on the need

for higher fees will go far in quelling the public's understandable outrage since they would then understand where a percentage of their monthly income goes. More importantly, they must be able to feel the benefits of these membership rate hikes.

If PhilHealth is to improve its trust rating, it has to commit to being transparent and consistent with its work.

As the renowned American author Robert C. Solomon once said, "Authentic trust is sophisticated, reflective, and possible to renew." This is the kind of trust that Filipinos want to be able to have in PhilHealth, and it should prove to be worthy of it. ■

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PEB in NYC, UPSE homecoming, and transport liberalization

Last Thursday, Sept. 22, another Philippine Economic Briefing (PEB) was held in New York, USA. This was a sequel to the successful PEB held in Jakarta and Singapore on Sept. 6 and 7 where some \$14.4 billion worth of investment pledges to the Philippines were made.

President Ferdinand Marcos, Jr., his entire economic team and infrastructure team, plus representatives of local conglomerates were there and gave the audience — business leaders in various industries, from manufacturing to finance and banking, real estate, etc. in the US — details on why they should come to the Philippines and invest here. Finance Secretary Benjamin Diokno gave a presentation on behalf of the economic team, and Trade Secretary Alfredo Pascual gave a presentation on behalf of the infrastructure team. Jaime Zobel de Ayala of Ayala Corp. and Sabin Aboitiz of Aboitiz Equity spoke at both panels.

Since the audience was composed of US-based business leaders, Secretary Diokno highlighted the fact that the US is the Philippines' 3rd largest trade partner (merchandise exports and imports), 3rd largest source of foreign direct investments (FDIs), and main source of remittances by Overseas Filipino Workers (OFWs), professionals, and businessmen. He showed the numbers for 2016-2021. I came up with some numbers for some countries, then updated the data until 2022 (see the table). Data comes from the Bangko Sentral ng Pilipinas (BSP) and the Philippine Statistics Authority (PSA).

One implication of the numbers — given the continued strengthening of the US dollar and sustained depreciation of the peso and many other global currencies — I think is that we need to further diversify our international reserves and international payment system and use less dollars and expand more use of China's yuan, Japan's yen, Korea's won, and the Hong Kong and Singapore dollars.

I am not sure how practical this is, but maybe Philippine hotels, restaurant chains, and other companies can accept those Asian currencies from our Asian visitors and business transactions, then use those currencies when we buy goods and services from them. This way, many of our trade, investment, and

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remittance payments can be shielded from the continued strong US dollar and continued peso depreciation.

UPSE HOMECOMING 2022

The UP School of Economics (UPSE) annually holds an alumni homecoming, led by the UPSE Alumni Association (UPSEAA). After two years of COVID-19 lockdown, Homecoming 2022 — dubbed as BTS (*Balik Tayo sa SE*) — was held last Saturday, Sept. 24, at the school auditorium. It was sponsored by the Silver Jubilarians, batch 1997, and Golden Jubilarians 1972.

The first part of the day featured the launching of the coffee table book, *More Than: The UP School of Economics*, edited by eight alumni led by Professor Oggie Arcenas. Former Dean Emmanuel de Dios gave a warm description of the book and the people featured there, former Professor Winnie Monsod gave a very inspirational talk that walked the audience from the 1960s to the present, and the various alumni who joined the government and corporate world. Her talk can be summarized as: "UPSE DNA is Honor and Excellence." Both De Dios and Monsod were my teachers in the 1980s.

More Than contains many photos of students, faculty, and alumni. Among the prominent alumni of UPSE who served in government are:

A. Former officials: President Gloria Macapagal Arroyo (PhD 1985), Vice-President Leni Robredo (BS 1986), Supreme Court Chief Justice Lourdes Sereno (MA 1992), Ombudsman Conchita Morales (AB 1964), Executive Secretary Oscar Orbes (AB 1971), Trade and Industry Secretary Ramon Lopez (AB 1981), Tourism Secretary Bernadette Puyat (BS 1990), Bangko Sentral ng Pilipinas (BSP) Governor Nestor Espenilla (BS 1981), BSP Deputy Governor Diwa Guinigundo (AB 1976), Finance Under Secretary Romy Bernardo (BS 1974), Pag-IBIG Fund CEO Zorayda Alonzo (AB 1966), Napocor President Gladys Sta. Rita (AB 1984), and Comelec Commissioner Rowena Guanzon (AB 1979).

Trade, investment and remittances partners of the Philippines, \$ billion

Country/Economy	Total, 2016-2021			Jan.-July 2022	
	Total trade	Total FDIs	Remittances	Total trade	Remittances
China	162.6	0.59	0.4	22.31	0.01
Japan	126.2	2.85	9.3	13.86	0.92
US	106.7	1.35	64.3	12.07	7.55
Hong Kong	71.9	1.15	4.7	7.62	0.42
South Korea	67.9	0.37	3.0	9.98	0.49
Singapore	60.4	3.47	11.5	7.94	1.27
Thailand	57.2	0.22	0.3	6.38	0.03
Taiwan	45.0	0.58	3.4	5.75	0.48
Indonesia	43.3		0.2	7.41	0.01
Malaysia	35.8		2.7	5.22	0.38
Saudi Arabia			13.1		1.08
UA Emirate			10.9		0.73

SOURCES: BSP, PSA

B. Former National Economic and Development Authority (NEDA) Secretaries: Gerardo Sicut (AB, MA 1958), Solita Monsod (AB 1959), Cayetano Paderanga and Ernesto Pernia (former faculty members), Dante Canlas (MA 1974), Emmanuel Es-guerra (AB, MA 1981), Karl Chua (MA, PhD 2005), former Undersecretaries Ruperto Alonzo (MA 1969) and Rolly Tungpalan (AB 1978), and many more.

C. Legislators in the 18th Congress, July 2019-June 2022: Senators Pia Cayetano (AB 1985) and Nancy Binay (BS Econ first two years), and Representatives Isagani Amato (AB 1964), Peter Calderon (BS 1981), Jose "Kit" Belmonte (AB 1998), Roman Romulo (BS 1990), Stella Quimbo (BS, MA, PhD 2000), Bernadette Herrera-Dy (BS 1997), and Cyrille Zaldivar (BS 1999).

D. Current officials, Marcos Jr. administration: Finance Secretary Benjamin Diokno (MA 1974), he was also a former Budget and Management Secretary and former BSP Governor; NEDA Secretary Arsenio Balisacan (former faculty and dean), DBM Secretary Amenah Pangandaman (MDE 1999), and BSP Governor Felipe Medalla (MA 1976), he was also a former NEDA Secretary.

After the book launch, the homecoming program started. Key personalities of Batch 1997 include Edu Niala as batch convener and Program MC, Ms.

Herrera-Dy who elaborately and warmly introduced the keynote speaker, and Justice Undersecretary Nicky Ty who gave the closing remarks.

Keynote Speaker was Ms. Quimbo who is now in her second term as Representative of Marikina's 2nd Congressional District and Vice-Chairperson of the powerful House Committee on Appropriations. She gave a partly written, partly extemporaneous, mind-tickling and humorous speech that elicited wide smiles and laughter from the audience. She particularly mentioned the UPSEAA Viber group and its dynamic exchanges, and later mentioned me and my occasional wild ideas — thanks Congresswoman Stella.

Jeffrey Ng — UPSEAA President and a big donor to many of the association's fund-raising activities, and president of Cathay Land, Cathay Metal, and Astoria Resorts and Hotels — gave a report of the association's major activities, scholarship grants, community service work, financial condition, and much more.

Batch 1997 performed a group song number while Batch 1972 gave a fast-paced dance number with mini-fireworks and brought the house down in admiration and appreciation. There was lots of food, lots of raffle prizes courtesy of many corporate sponsors, and a live band and professional events

organizer. Really fantastic and successful homecoming event. Thank you, batches 1997 and 1972, and thank you UPSEAA.

TRANSPORTATION LIBERALIZATION AND MOTORCYCLE TAXIS

During the PEB in New York, one video showed Transportation Secretary Jaime Bautista saying that his department will launch "programs that will provide our passengers with accessible, affordable, convenient and safe public transportation."

In the panel of the infrastructure team, Secretary Bautista discussed the six big railway projects — mostly under Public-Private Partnerships (PPP) — that are being facilitated by his department. These are good projects, they will transport hundreds of thousands of passengers daily. But most passengers do not live near train stations, they live many kilometers away from the stations and they cannot drive by car or motorbike to the stations because there are no parking spaces in those stations. They must take public transport and the cheapest would be the motorcycle taxis (MCT).

Currently there is a virtual MCT duopoly by Angkas and Joyride. A third and small player, Move It, has partnered with Grab and allies of the duopoly have launched their opposition to the partnership. These groups claim to be

pro-commuter, but commuters and passengers are more interested in having more choices, more options, more competition. By limiting the competition to the virtual duopoly, commuters are penalized with less choices. There should be three, four, or five major competing players in the market and not just two.

WTA REGIONAL FORUM, ATLAS LIBERTY FORUM

This coming Wednesday, Sept. 28, the World Taxpayers Association (WTA) will hold the Asia Regional Taxpayers Forum online. It was supposed to be a face-to-face meeting and forum but was changed to a virtual meeting.

Among the speakers at the event will be John O'Connell, Chair and President of WTA. John is a young dynamic leader who used to head the Tax Payers Alliance (TPA) in the UK. Former Presidents of WTA were Bjorn Tarras-Wahlberg of the Swedish Taxpayers Alliance, and Troy Lanigan of the Canadian Taxpayers Federation.

The other speakers in the Asia regional forum will be: Liu Fengjiang of the Chinese Taxpayers Association Alliance, Raymond Ho of Hong Kong Momentum 107, Gobinda Sharma of the Nepal Taxpayers Welfare Society, Raza Ullah of the Alternate Solutions Institute (Pakistan), and this writer.

Then on Sept. 29-30, the Asia Liberty Forum will be held at Shangri-La The Fort, sponsored by the Atlas Network (US) and the Foundation for Economic Freedom (FEF). Among the speakers there are several friends from FEF like Romy Bernardo and Dindo Manhit, Basanta Adhikari of Bikalpa in Nepal, Anthea Haryoko of CIPS in Indonesia, Simon Lee of Unsubject Me and formerly with Lion Rock Institute, Hong Kong, Ali Salman of PRIME Institute in Pakistan, and Adinda Muchtar of The Indonesian Institute.

I miss old friends like Wan Saiful Wan Jan of IDEAS-Malaysia, Barun Mitra of the Liberty Institute-India, Parth Shah of CSC-India, Andrew Work and Peter Wong of LRI-HK, Xingyuan Feng of CASS-China. ■

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