

[OWWA MEMORANDUM OF INSTRUCTIONS NO. 002, S. of 2010, March 04, 2010]

ESTABLISHMENT OF A HEALTH PROGRAM FOR OVERSEAS FILIPINO WORKERS AND PRESCRIBING ITS IMPLEMENTING GUIDELINES

In the interest of the service and as the Secretariat's response to the medical assistance needs of Overseas Filipino Workers (OFWs) in distress, a **Health Program for Overseas Filipino Workers** is hereby established, subject to the following guidelines:

1.0 NATURE OF THE PROGRAM

The Health Program for Overseas Filipino Workers or HEALTHPRO is OWWA's institutional response to address the need for subsidized medical services of migrant workers, both local and overseas whose illnesses are either classified as intensive, dreaded, and catastrophic cases.

The HEALTHPRO shall provide for in-and out-patient medical/health benefits and services as defined in this Guidelines.

2.0 GENERAL OBJECTIVE

This program is establish to ensure the provision of subsidized health services for active OWWA members and distressed OFWs who are in need of immediate medical care and services for illnesses acquired overseas.

3.0 PROGRAM COMPONENTS

To better serve the immediate and long-term medical needs of the OFW-clients, the HEALTHPRO shall have three (3) main components:

3.1 Domestic Hospitalization Services (Local confinement) - health services to be provided to OFW-patient upon arrival from abroad. It shall also include those OFWs already in the country who seek medical assistance within the prescribed period under this Guidelines.

3.2 Jobsite Hospitalization Services (Overseas confinement) - health services provided to OFW-patients on-site who need immediate confinement due to emergency and other medical reasons.

3.3 Medical Reimbursement for Emergency Cases. A reimbursement scheme for OFW patients requiring immediate medical attention/pre-

evaluation of illnesses to access hospital services and initially shoulder their hospital bills.

4.0 GENERAL POLICIES

4.1 The HEALTHPRO shall cover both the active OWWA members and distressed OFWs, subject to hospitalization cap. For purposes of this program, active members and distressed workers shall be defined as follows:

4.1.1 *Active Member* - An OWWA-registered member who has a valid membership at the time of avilment or whose membership has lapsed within the six-month period.

4.1.2 *Distressed OFW* - is a worker, regardless of membership status, who is in urgent need of medical assistance at post.

4.2 The health services package under this program shall include services covered by the Rehabilitation Program which maybe accessed by any qualified OFW, subject to their respective guidelines and financial cap.

4.3 All program beneficiaries shall be required to sign a pro-forma Declaration of Acceptance indicating conformity and adherence to the program's guidelines. Said declaration shall be printed in the lower portion of the HEALTHPRO application form.

4.4 For Domestic Hospitalization Services, the HEALTHPRO shall effect payment of hospital expenses after the beneficiary's PhilHealth allowable deductions and other HMO/similar benefits, if available, are deducted from the original bill.

4.5 For Jobsite Hospitalization Services, the HEALTHPRO shall effect payment of hospital expenses after the patient's medical benefit (if there is any) is exhausted and/or his/ her HMO benefit, if available, are deducted from the original bill.

The assistance shall complement the medical/health coverage of the workers provided under the provisions of employment contract and host country medical facilities.

Since OWWA pays the hospital bill, reimbursements from PhilHealth shall be claimed by OWWA for the OFW, through the execution of an authorization in favor of OWWA.

5.0 HEALTH SERVICE BENEFITS PACKAGE

The following types of benefits shall be provided for the following program components:

5.1 *Domestic Hospitalization Services*

A. *In-patient hospital care*

- A.1 Room and board
- A.2 Services of health care professionals;
- A.3 Diagnostic, laboratory and other medical examination services;
- A.4 Use of surgical or medical equipment and facilities;
- A.5 Prescription drugs and medicines.

B. *Out-patient hospital care*

- B.1 Services of health care professionals;
- B.2 Diagnostic, laboratory and other medical examination services;
- B.3 Personal preventive services
- B.4 Prescription drugs and medicines

C. *Referral Service to other partner institutions*

5.2 *Jobsite Hospitalization Services*

A. *In-patient hospital care.*

6.0 EXCLUSIONS

The following are not covered by the HealthPro:

- 6.1 Non-prescription drugs and devices;
- 6.2 Alcohol abuse or dependency treatment;
- 6.3 Cosmetic surgery;
- 6.4 Optometric services;

7.0 ELIGIBILITY/ENTITLEMENT TO THE PROGRAM

7.1 Active OWWA members are entitled to the following services:

- Domestic Hospitalization
- Jobsite Hospitalization

7.2 Distressed Workers are entitled to Jobsite Hospitalization only. Those who have been medically repatriated shall, however, be covered by Domestic Hospitalization Service.

8.0 ILLNESSES TO BE COVERED

8.1 Any dreaded and/or **catastrophic** illnesses contracted while working abroad, including those considered under **intensive cases**, as defined in the International Classification of Diseases 10 Handbook.

8.2 Any of the illnesses identified above which manifested within six (6) months after the OFW had returned to the country.

9.0 HOSPITALIZATION CAP

A. Domestic (Philippines)

All expenses which will be incurred by the program beneficiaries under the hospitalization service package (in-patient and out-patient), shall be regulated by the following cap:

- **One Hundred Thousand Pesos (Php100,000.00)** for active member.
- **Fifty Thousand Pesos (Php50,000.00)** for distressed OFWs.

B. Jobsite (overseas)

For in-patient service package, the following are the maximum cap:

- *Three Thousand US Dollars (US\$3,000.00)* for active member.
- **One Thousand Five Hundred US Dollars (US\$1,500.00) for distressed OFWs.**

C. Scope and Conditions

C.1 Domestic Hospitalization Services

Program beneficiaries may utilize the cap to its maximum under the following conditions:

- a. Out-patient and in-patient services entitlement is good only for check-up/consultation and treatment of the same illnesses originally diagnosed overseas or of illnesses contracted while working abroad;
- b. Out-patient beneficiaries **needing continuous treatment for dreaded/catastrophic diseases** (e.g. those needing regular dialysis, chemotherapy, etc.) shall be allowed to undergo regular treatment;
- c. In-patient beneficiary **who developed complications after discharge from the hospital** may be re-admitted to the program;
- d. Beneficiaries **who developed multiple illnesses, brought about by complications**, may be allowed to re-avail of the program.

C.2 Jobsite Hospitalization Services

- a. All program beneficiaries are entitled to confinement (in patient) services at the post;
- b. Conditions for Medical Reimbursement (2.3) is covered under 10.3 of this guidelines;
- c. All beneficiaries are entitled to **one (1) time** confinement only.