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Spotlighting Seniors' Needs and Concerns in UN Health Insurance Policies and Services

Proposed Agenda Item by the Association of Former International Civil Servants, Philippines (AFICS-PHL)

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This proposed agenda topic/paper presentation highlights our members' concerns over health insurance policies and services. Specifically, the paper seeks to pinpoint gaps in current health insurance programs with the aim of improving client services and benefits for seniors/retirees. The eventual discussion could focus on the commonality of experiences across countries to obtain a general assessment on whether current insurance policies and processes may unintentionally discriminate against seniors.

The presentation draws from the findings of the 2023 AFICS-Philippines survey on UN Retirees in the Philippines (n=73) that covered topics ranging from pensions, health benefits and experiences with natural disasters. It also derives data from detailed case studies of 10 pensioners experiencing difficulties with medical claims.

UN retirees in the Philippines remain highly appreciative of their health insurance coverage. AFICS-Phl research data show that UN retirees are primarily dependent on UN health insurance, utilized exclusively (34.3%) or jointly used with national Phil Health coverage (53.4%). With increasing age, around 60% of the UN retirees have experienced serious illness in the last 5 years. (2018-2023). Please note that the last 5 years (2018-2023) included the devastating COVID pandemic.

The top five major illnesses of UN retirees include high blood pressure, diabetes, joint and bone problems, eye/ear/nose and throat problems, e.g.

cataract operations, glaucoma etc., and expectedly, COVID, including complications from pneumonia. Compared to the top five major illnesses in the Philippines, 2025, issues of joint/bone problems as well as eye/ear/nose and throat problems are specific to seniors. Seniors with these illnesses would require continuing treatment and therapy.

Our case studies detail retirees' complaints about their difficulties in the processing of their medical claims. They raise concerns about the inconsistent rejection of prescribed therapeutic health supplements for osteoporosis and arthritis; the demand for repetitive documentation for continuing treatments; the absence of a tracking system; the incursion on privacy in the agent's queries on health medical history; among others. The retirees' have also expressed concern over the long period for approval for reimbursement, especially for medical devices. One specific poignant case involves the withholding of a retiree's remains due to delayed agreement of the insurance provider in assuming costs of hospitalization prior to death.

The proportion of UN retirees needing long term care support is at 15% (low compared to global standards) of which 80% are self-paid. There is anxiety over the rising costs of medicine and health care and the high likelihood that provided medical benefits would be insufficient.

Possible Recommendations:

1. It is important for national associations to assess the health conditions of UN retirees' and compare results with the aim of challenging current health insurance rules that discriminate on seniors.

2. Retirees themselves specify the following recommendations:

- Raise Caps on Opticals and Dentals for Seniors

- Allow coverage of preventive therapies such as nutritional supplements for osteopenia and osteoporosis

- Respect for privacy of health info. (check with Mi-An)

- Better historical tracking of individual health claims, negating need for repetitive submission of documentation (check with Rencee)

- Ensure time-sensitive responses to cases of death, following hospitalization (Thetis)

- Consider long term care insurance options.
