43RD ASSA BOARD MEETING SINGAPORE

PhilHealth
Your Partner in Health

BUILDING TRUST IN DIGITAL SOCIAL PROTECTION

The PhilHealth Check Utility: From Membership Verification to Trusted Health Services

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THE CHALLENGE: GETTING IDENTITY RIGHT

INCONSISTENT RECORDS

Outdated demographics, inconsistent information and erroneous membership tags.

DUPLICATE RECORDS

Multiple entries can complicate matching and reconciling the identity of a beneficiary.

IDENTITY ASSURANCE

Membership records and health benefits must be associated with the rightful person.

How can PhilHealth establish trusted identity across a large national membership database?

THE INNOVATION: PHILHEALTH CHECK UTILITY

PHILHEALTH MEMBERSHIP DATABASE

Member and dependent registration information

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PHILIPPINE IDENTIFICATION SYSTEM

National digital identity verification

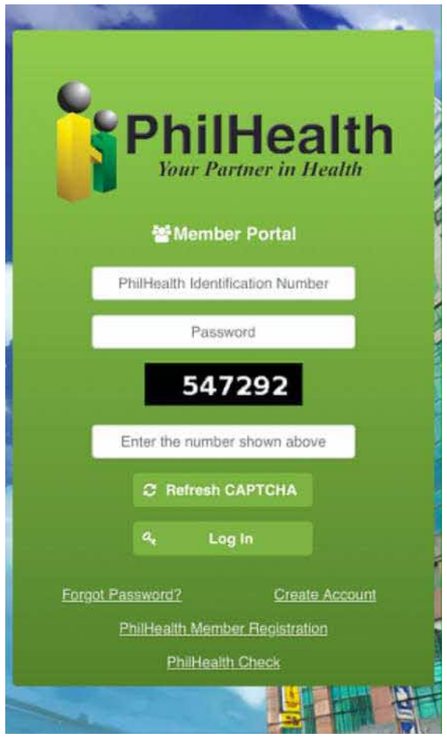
PHILHEALTH CHECK UTILITY (PCU)

Facial recognition • Liveness detection • Record matching • PhilSys Verified status

Cleaner membership identity data + Stronger safeguards for benefit transactions

HOW PCU WORKS: BUILDING A CLEANER DATABASE





1. ACCESS PCU

Use the PhilHealth Member Portal without logging in.

2. VERIFY IDENTITY

PhilSys-based facial and liveness verification.

3. VALIDATE RECORDS

Match with PhilHealth membership information.

4. CONFIRM STATUS

PhilSys Verified status or guidance to resolve discrepancies.

Every successful verification strengthens our foundation for a cleaner, more reliable membership database.

EXTENDING PCU TO YAKAP: SAFEGUARDING IDENTITY AND PAYMENTS

CAPITATION PAYMENT

YAKAP Clinics receive capitation-based payments. The initial tranche is associated with the First Patient Encounter.

VULNERABILITIES

Unauthorized clinic selection and attempts to misuse beneficiary identities to generate apparent patient encounters.

PCU SAFEGUARD

Validate identity at important points in the beneficiary journey; complement–not replace–service and payment controls.

Identity checking helps protect beneficiary choice and capitation payment integrity.

PCU ACROSS THE YAKAP BENEFICIARY JOURNEY

1 CLINIC SELECTION

Confirm the identity of the beneficiary exercising the choice of a YAKAP Clinic.

Supports the member's right to choose.

2 FIRST PATIENT ENCOUNTER

Validate the identity of the person presenting for primary care.

Supports patient identification in encounter records.

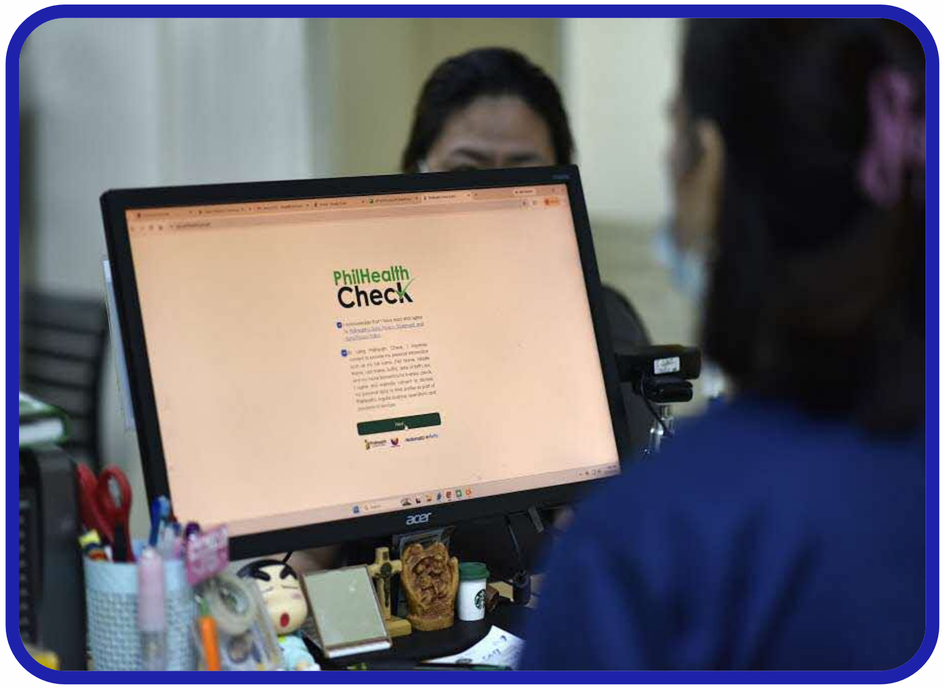
3 DIGITAL YES / MCA

Authenticate the beneficiary in the Mutual Care Agreement process after FPE.

Supports validation of empanelment.

PCU validates identity; transaction authorization, care documentation and payment validation remain separate controls.

PCU IN PRACTICE:
IDENTITY ASSURANCE AND INCLUSIVE ACCESS



YAKAP PATIENT IDENTITY VERIFICATION

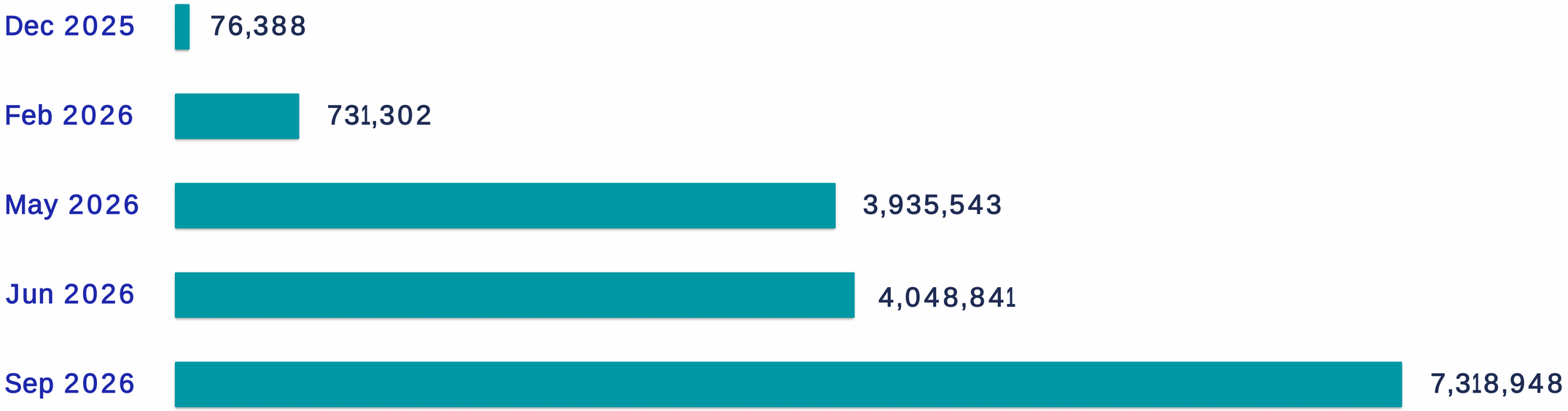


PROVIDER-ASSISTED PCU USE

PCU BY THE NUMBERS: VERIFIED MEMBERS AT SCALE

7,318,948

PhilSys-verified members as of September 2026



Approximately 96-fold growth in verified member identities since December 2025

LESSONS LEARNED AND THE ROAD AHEAD

INTEROPERABILITY

Build on existing national identity infrastructure.

DATA INTEGRITY

Use successful verification to strengthen identity records.

TRANSACTION ASSURANCE

Apply checks at key program decision and service points.

ACCESSIBILITY

Provide authorized alternatives when digital verification fails.

Membership Integration → YAKAP Primary Care → Future Hospital Claims

TRUSTED IDENTITY. BETTER DATA. BETTER SERVICES.

TRUSTED IDENTITY

PhilSys-based verification

BETTER DATA

Stronger identity references

BETTER SERVICES

Safer benefit transactions

STRONGER SOCIAL PROTECTION

Integrity with inclusive access

THANK YOU

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