

# Filipinos face healthcare gaps

FILIPINOS face a considerable financing gap as savings, current levels of insurance and government health provisions may not be enough to pay for the treatment of critical illnesses, a survey by AIA Group, Philam Life's Hong Kong-based parent company, showed.

The findings are part of the latest AIA Healthy Living index survey, the fourth since 2011, that highlighted the prevailing health trends and concerns for individuals in the Asia Pacific region.

The study showed that 86 percent of Filipinos were concerned about the potential costs of critical illness. When asked to estimate the cost of treatment for cancer they expect they would have to bear, over 81 percent estimate that the cost would have serious financial implications for them.

Across all respondents in the Philippines, the financing gap for heart disease is 67 percent and for diabetes 55 percent of direct costs. When asked how they will pay for the treatment of critical illness given the financing gap, 78 percent cited the government while 56 percent said charities or trust.

Only 27 percent said this would be covered by their own personal savings and even lower at 19 percent, by an insurance plan. **Julito G. Rada**