

ABSTRACT

Background:

There is strong evidence that community based health financing schemes provide financial protection and increase utilisation of health services by the poor. In spite of this, low enrolment and high dropout rates remain constant threats to their viability and have led to the collapse of many of these schemes.

Objectives:

To determine, from available literature, the factors influencing enrolment and drop out from community based health financing schemes in the Philippines.

Data sources:

Searches were conducted in electronic databases and websites of international organizations.

Bibliographies of selected studies were searched, experts in the field contacted and hand searches of relevant documents conducted. No language restriction was applied.

Methods:

Titles, abstracts and full articles of potential studies were assessed against the inclusion criteria.

Studies that assessed membership, enrolment or drop out from community based health financing schemes in the Philippines were selected and reviewed.

Main results:

12 studies met the inclusion criteria and were selected for review. The studies showed that

socio demographic characteristics of the target population that influence membership include; their purchasing power, their understanding of the insurance mechanisms, physical accessibility of schemes and health facilities and dependence on donor funding. The organizational aspects of CBHF schemes influencing membership include; institutional rigidities, the benefit packages offered, democratic administration of the scheme, quality of health services provided, social marketing, the availability of livelihood projects, political influence.

Conclusion:

Local research and surveys should be conducted on the target population before launching a scheme to enable scheme policies, procedures and services that are feasible, user friendly, acceptable and that will meet the community needs and demands. Governments should support scheme activities by availing quality health services including drugs, supplies and infrastructure. There is need for long term research and follow up studies assessing scheme operations, including trends in membership over time.

(KEY WORDS: Community health financing, Philippines, Review)