



Taytay Sa Kauswagan, Incorporated

Bridging The Gap Between Poverty And Progress



CERTIFICATION
INTERNATIONAL
ISO 9001:2008
CIP/3985/07/09/533

Health Services in Microfinance

The TSKI Experience



Healthcare Scenario in the Philippines

- Among the sources of health expenditures, out-of-pocket expenses remain to be Filipinos' major source of financing for medical care.
(Analysis of Out-of Pocket Expenditures in the Philippines, Philippine Journal of Development, 2013, Ulep and Dela Cruz)

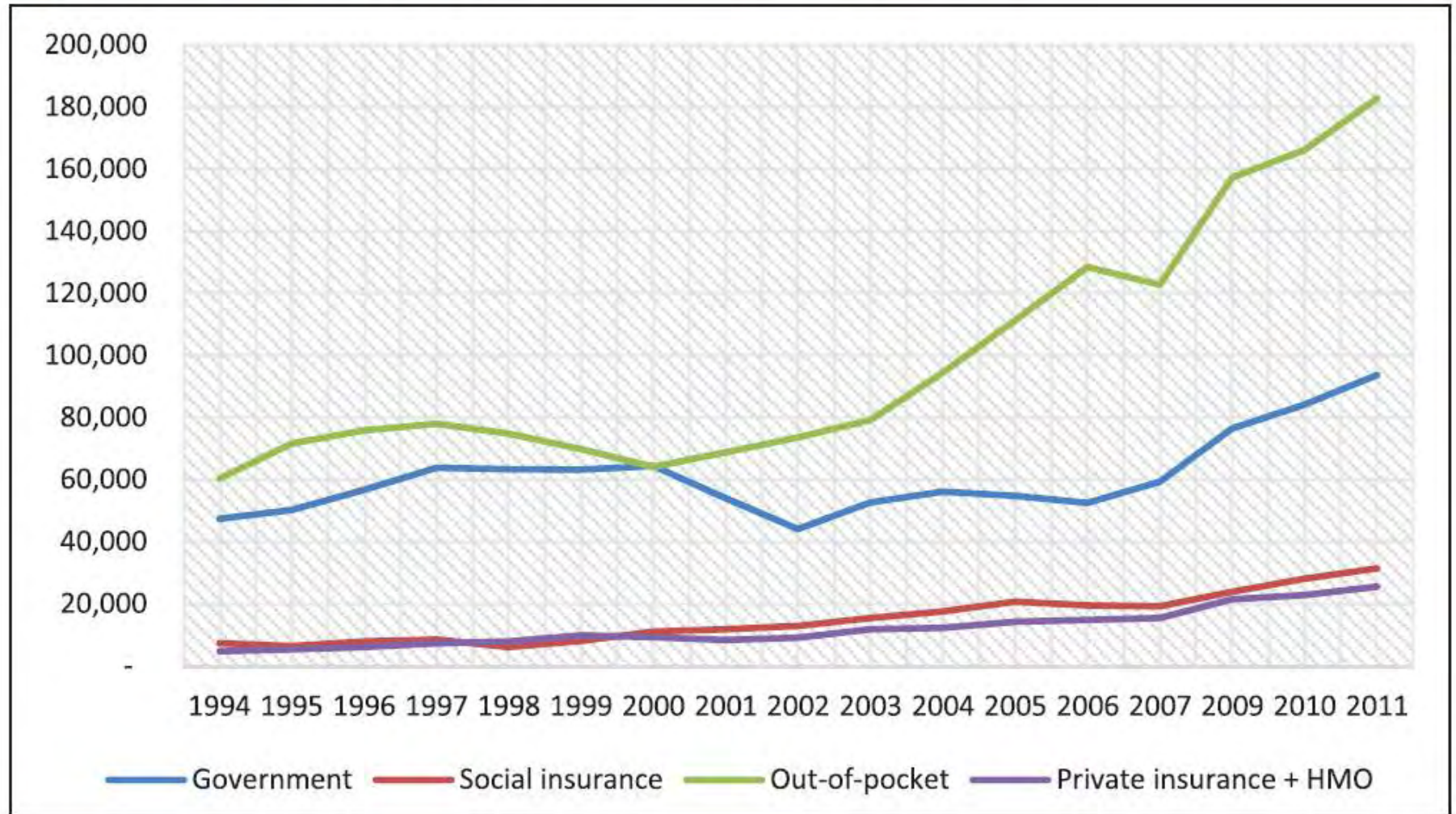


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Figure 1. Sources of health expenditures, Philippines, 1994–2011



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As of February 2011
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Effect on Microfinance Clients

- *The poor are the most vulnerable (no or very limited healthcare insurance, PH)*
- *Cost of illness results to difficulties in loan repayment because clients use their business loans and other assets to pay for healthcare expenses*



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Healthcare Services

An Extension of the MFI's Mission

- Purpose – to provide clients with quality and affordable medical services
 - Preventive Healthcare
 - Free medical check up
 - Discount on Medicines
 - Discount on Laboratory services
 - Insurance coverage



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Setting Up the Corporation

- Franchise of Generika Drugstores
 - Sigma, Capiz (2014)
 - Cabatuan, Iloilo (2015)
 - Passi City, Iloilo (2016)
- Franchise of a Medicus Diagnostic Center



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Preventive Healthcare

1. Free Medical Check Up

- **Libreng Konsulta**
 - Provides free medical check up to TSKI clients, Generika customers
 - Tied Up with DSWD Capiz Province for free check up to 4Ps beneficiaries
 - GenTalk



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Preventive Healthcare

2. Discount on Medicines to Clients

- TSKI Clients are given discount on generic medicines
- 4Ps beneficiaries



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PREVENTIVE HEALTHCARE

3. Discount on Laboratory Services

- Provided clients / customers with an affordable laboratory package and a free check up
- Discount on laboratory services in partnership with Medicus
- Upcoming: Mobile Lab

KALUSUGAN MO, ALAGA KO
A community service from
Generika drugstore
Gamot at serbisyo maasahan dito

Specimen No. _____

BASIC LABORATORY PACKAGE

1. ECG - Heart Problem
2. FBS - Diabetes
3. Cholesterol - Cardiovascular Problems
4. BUN - Kidney Problem
5. URIC ACID - Arthritis
6. SGPT - Liver Problem
7. CBC - Anemia, Leukemia, Infection
8. URINALYSIS - UTI, Kidney Problem, Etc.

8 Tests for only P250.00

OPTIONAL: ADDITIONAL PACKAGES/TESTS

HTN Package (Basic + HTN + Creatinine + Sgot)	P650.00	Hepatitis A-IGM	P300.00
Executive Package (Basic + HTN + Hba1C)	P850.00	Electrolyte: Na	P100.00
Triglyceride, HDL, LDL	P200.00	K	P100.00
Creatinine (Kidney)	P100.00	Cl	P100.00
SGOT (Heart)	P100.00	All 3 electrolyte	P250.00
PSA (Prostate)	P800.00	Hepatitis profile B	P1,200.00
Hba1c (Diabetes)	P300.00	Blood typing	P100.00
T3, T4, TSH (Thyroid)	P800.00	VDRL	P250.00
FT3, FT4, TSH	1,200.00		

Name: _____ Gender: _____ Age: _____ Specimen No. _____
Address: _____ Contact No.: _____
Lab Tests: _____



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Discount on Laboratory Services



Ano: **MOBILE LABORATORY**

Kailan: **APRIL 17, 2016**
4:00am to 10am

Saan: **Generika Drugstore**
Cabatuan Branch
Rizal Ilawod St.
(fronting Public Market)

First come, first serve...

See you there!!!

Interested: Please Visit the store for REGISTRATION in your most convenient time or contact 9125014353 for more details.

4-12-2016 16:05



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4. Family Insurance Coverage

- Exclusive to TSKI clients, this insurance package provides for
 - daily hospital income benefit up to 30 days (clients and family members)
 - Accidental Death Benefit



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4. Family Insurance Coverage

14,000 claims since 2012

37,000 clients covered in 2015



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CHALLENGES

- Difficulty in convincing clients/customers from rural areas to use generic medicines
- Stiff regulations in making medicines locally available in the communities
- Business Sustainability (giving of discounts)



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SUCCESS

- Having the opportunity to see clients have access to free check up and discount given on medicines
- Seeing clients having themselves checked without the fear of not being able to buy the medicines thereafter



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