

# **Not All HMO Plans are created equal**



**NATIONAL  
HEALTHCARE  
SHIELD**

Provider	Package	Price	MBL <sup>*</sup>	Validity	Primary Focus	Key Consultation Benefits	Key ER benefits	Other Major benefits
HMO A	H+	₱ 1545		1 year	Consultation	Unlimited consultation with selected specialists (GP, MD, Pediatric, etc.) at HMO A clinics	NOT included	Includes APE, oral prophylaxis, 30% discount on labs
HMO A	RX	₱ 2378		1 year	Hybrid ( ER + Consult )	Unlimited consultation with primary care physicians at 17 HMO free-standing clinics only	Up to ₱ 20,000 coverage for accidents, burns and animal bites One time use	Includes APE, oral prophylaxis, 30% discount on labs
HMO A	MM	₱ 3,600		1 year	Consultation	Unlimited consultation with wider range of specialists (Cardio, Ortho, etc.) at HMO A clinics	NOT included	Focused on extensive consultation process
HMO B	ER	₱ 1,350		1 year	Emergency Care		limit	
Kaiser	NHS	₱ 7,000	₱ 75k <sup>*</sup> / illness	1 year	Comprehensive	Consultation all specialists except mental, STD) up to MBL at 200+ accredited hospitals and clinics		10 physical therapy sessions monthly pre-/ post natal checkup for animal bites, tetanus

❑ There are many inexpensive plans.

❑ They are all good, but make sure you get the best benefits for what you pay for

❑ Many are limited, for example, to consultation only

❑ Or emergency care only.

❑ But of course, **COMPREHENSIVE** care is best!

*\*MBL means total for consultation, lab tests, procedures and inpatient benefits per illness*

Provider	Package	Price	MBL*	Validity	Primary Focus	Key Consultation Benefits	Key ER benefits	Other Major benefits
HMO A	H+	₱ 1545		1 year	Consultation	Unlimited consultation with <b>selected specialists (GP, IM, Pedia, Gyne)</b> at HMO A clinics	<input type="checkbox"/> Unlimited consultation is good NOT included	Includes APE, oral prophylaxis, 20% discount on labs
HMO A	RX	₱ 2378		1 year	Hybrid ( ER + Consult )	Unlimited consultation with <b>primary care physicians</b> at 17 HMO free-standing clinics only	<input type="checkbox"/> Some have limited specialties <input type="checkbox"/> Some are in a few limited locations only	Includes APE, oral prophylaxis, 20% discount on labs
HMO A	MM	₱ 3,600		1 year	Consultation	Unlimited consultation with <b>wider range of specialists (cardio, endo, etc )</b> at HMO A clinics	NOT included	Focused on extensive consultation process
HMO B	ER	₱ 1,350		1 year	Emergency Care		<input type="checkbox"/> Best if consultation includes practically all specialties, especially EENT, in many many locations	
Kaiser	NHS	₱ 7,000	₱ 75k* / illness	1 year	Comprehensive	Consultation <b>all specialists (except mental, STD)</b> up to MBL at 2,000+ accredited hospitals and clinics		

\*MBL means total for consultation, lab tests, procedures and inpatient benefits per illness

Provider	Package	Price	MBL*	Validity	Primary Focus	Key Consultation Benefits	Key ER benefits	Other Major benefits
HMO A	H+	₱ 1545		1 year	Consultation	Unlimited consultation with selected specialists (GP, IM, Pedia, Gyne)	NOT included	<input type="checkbox"/> But good only if included <input type="checkbox"/> But some have very low coverage
HMO A	RX	₱ 2378		1 year	Hybrid ( ER + Consult )	Unlimited consultation with primary care physicians at 17 HMO A clinics	Up to ₱ 20,000 coverage for accidents, burns and animal bites One time use	<input type="checkbox"/> Sometimes one time use only
HMO A	MM	₱ 3,600		1 year	Consultation	Unlimited consultation with various specialists (cardio, endo, etc.) at HMO A clinics	NOT included	<input type="checkbox"/> Best if good coverage
HMO B	ER	₱ 1,350		1 year	Emergency Care		₱ 90,000 limit	<input type="checkbox"/> Best if possibly many many times
Kaiser	NHS	₱ 7,000	₱ 75k* / illness	1 year	Comprehensive	Consultation all specialists (except mental) MBL	Included up to MBL	<input type="checkbox"/> Best if possibly many many times

\*MBL means total for consultation, lab tests, procedures and inpatient benefits per illness

Provider	Package	Price	MBL*	Validity	Primary Focus	Key Consultation Benefits	Key ER benefits	Other Major benefits
HMO A	H+	₱ 1545		1 year	Comprehensive	Unlimited consultation with primary care physicians (GP, IM, Pedia, Gyne) at HMO A clinics	Included	Includes APE, oral prophylaxis, 20% discount on labs
HMO A	RX	₱ 2378		1 year	Hybrid (ER + Primary Care)	Unlimited consultation with primary care physicians only	Up to ₱ 20,000 coverage for accidents, burns and animal bites One time use	Includes APE, oral prophylaxis, 30% discount on labs
HMO A	MM	₱ 3,600		1 year	Consultation	Unlimited consultation with wider range of specialists (cardio, endo, etc ) at HMO A clinics	NOT included	Focused on extensive consultation process
HMO B	ER	₱ 1,350		1 year	Emergency Care		₱ 90,000 limit	
Kaiser	NHS	₱ 7,000	₱ 75k* / illness	1 year	Comprehensive	Unlimited consultation with primary care physicians (except mental, STD) up to MBL at 2,000+ accredited hospitals and clinics	Included up to MBL	10 physical therapy sessions monthly pre-/ post natal checkup vaccination up to P10k for animal bites, tetanus

\*MBL means total for consultation, lab tests, procedures and inpatient benefits per illness

By the way, APE and oral prophylaxis are also in the Kaiser plan

Inexpensive plans are good

But inexpensive plans usually have  
**NO IN-PATIENT or HOSPITALIZATION BENEFITS**

Provider	Package	Price	MBL*	1. Preventive Care	2. Outpatient Care			3. Inpatient Care		4. Emergency Care	5. Dental Care
					Key Consultation Benefits	Other Major benefits	Labs, tests	Room and Board Doctor Fees	ICU, dialysis, chemo, radio therapy		
HMO A	H+	₱ 1545		Annual Physical Examination	Unlimited consultation with <b>selected specialists (GP, IM, Pedia, Gyne)</b> at HMO A clinics	Includes APE, oral prophylaxis, 20% discount on labs	20% discount			NOT included	oral prophylaxis
HMO A	RX	₱ 2378		Annual Physical Examination	Unlimited consultation with <b>primary care physicians</b> at 17 HMO free-standing clinics only	Includes APE, oral prophylaxis, 30% discount on labs	30% discount			Up to ₱ 20,000 coverage for accidents, burns and animal bites <b>One time use</b>	oral prophylaxis
HMO A	MM	₱ 3,600			Unlimited consultation with <b>wider range of specialists (cardio, endo, etc)</b> at HMO A clinics	Focused on extensive consultation process				NOT included	
HMO B	ER	₱ 1,350								₱ 90,000 limit	
Kaiser	NHS	₱ 7,000	₱ 75k* / illness	Annual Physical Examination with ECG, Pap Smear if above 40	Consultation <b>all specialists (except mental, STD)</b> includes EENT up to MBL at 2,000+ accredited hospitals and clinics	<b>10 physical therapy sessions</b> monthly pre-/ post natal checkup vaccination up to P10k for animal bites, tetanus	Included up to MBL	included up to MBL, at 2,000+ accredited hospitals and clinics	Included up to MBL	Included up to MBL	oral prophylaxis, 2 permanent fillings and several other dental benefits

Kaiser NHS with **annual physical exam** required for teachers is better

Kaiser NMS with **EENT** (eyes, ears, nose, throat) and **laboratory** tests is better.

Kaiser NHS with **inpatient care, emergency care (no deposit required)** and dental care is better

Provider	Package	Price	MBL*	6. Financial Care	Pre-existing	Age limit
HMO A	H+	₱ 1545				
HMO A	RX	₱ 2378		Many inexpensive plans have gray areas <input type="checkbox"/> Do they include financial care? <input type="checkbox"/> Do they cover pre-existing diseases? <input type="checkbox"/> Do they cover senior citizens up to age 65?		
HMO A	MM	₱ 3,600				
HMO B	ER	₱ 1,350	Kaiser NHS has high benefit limit, <input type="checkbox"/> Includes financial care <input type="checkbox"/> Covers pre-existing diseases <input type="checkbox"/> Covers up to age 65			
Kaiser	NHS	₱ 7,000				
			₱ 75k* / illness	up to ₱ 20k	Covered	65



1a. Many are the same price, ₱7,000

2a. High annual benefit limits are good

3a. Be careful to check if there are exclusions

Provider	Package	Price	Tax	Annual Benefit Limit	MBL* per illness	Outpatient Limit	APE	Dental	Financial Care
HMO C	X	₱7,000	EXCLUSIVE	₱200,000	₱50k* / illness	Up to ₱3,000 per quarter	included	included	included
HMO C	Y	₱7,000	EXCLUSIVE	₱260,000	₱65k* / illness	Up to ₱3,500 per quarter	Excluded	Excluded	Excluded
HMO C	Z	₱7,000	EXCLUSIVE	₱340,000	₱85k* / illness	Up to ₱4,000 per quarter	Excluded	Excluded	Excluded
Kaiser	NHS	₱7,000	INCLUSIVE	₱75,000 x illnesses	₱75k* / illness	Up to ₱75,000 or MBL	included with ECG, Pap Smear if above 40	Included 2 permanent fillings	up to ₱20k

1b. ₱7,000 VAT Inclusive is better

2b. Higher actual limits is better

3b. More benefits like APE, dental and financial care is better



## Summary

# NOT all HMO plans are created equal

### ❑ Many inexpensive plans have fewer benefits

- Some have limited benefit classes (e.g. consultation only, emergency care only, etc)
- Some have no “standard” inclusions, e.g. no annual physical examination
- Most inexpensive plans do not have in-patient and emergency benefits
- Many gray areas

### ❑ Some group plans highlight low price and high limits

- Some have hidden costs, e.g plus 12% VAT
- Some have “high” total limits but lower itemized limits (e.g. P4k per quarter for outpatient care)
- Some have unexpected exclusions

### ❑ Kaiser NHS

- Comprehensive healthcare ( 5-point healthcare benefits plus financial care)
- NO DEPOSIT on admission
- Covers pre-existing illnesses
- High benefit limits



# NATIONAL HEALTHCARE SHIELD

## FOR GOVERNMENT AGENCY HEALTHCARE PLAN

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