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# **Philippines: ‘Hard enough to be sick, harder to lose income’ | The cost of isolation for COVID-19-hit Filipino families**

Saturday 5 February 2022, by [GUTOMAN Dominic](#) (Date first published: 19 January 2022).

**MANILA - It was January 5 when the sister of Margaux, not her real name, began to show symptoms of the dreaded COVID-19. The cost of testing was shouldered by her sister’s company and the rest of the family members quarantined themselves as soon as she received the positive result six days later.**

While she considers her household as belonging to the middle-class, Margaux could not help but feel anxious. As of this writing, she, her parents, and her grandfather are still recuperating from mild symptoms of what they believe is COVID-19— body pain, cough, colds, and fever.

“We are isolated for a week now and I can say that a lot has already changed in terms of livelihood,” Margaux said.

With the Omicron variant at hand, the number of new COVID-19 cases in the Philippines has surged this month, with no less than 30,000 a day in the past few days alone. The government said there could be more new cases, with many opting not to be tested for the virus and just manage the symptoms.

The government, in the meantime, is opting to veer away from detecting and tracing cases, with the health department saying it would instead prioritize “impactful activities,” including the monitoring of those who are in home isolation and the supposed prioritization of the vulnerable.

PhilHealth, the government’s health insurance, on the other hand, has rolled out a P5,917 (\$115) claim for those who are exhibiting mild symptoms and are in home isolation. However, public health expert Joshua San Pedro of the Coalition for People’s Right to Health said the claims will not be provided to patients but to health providers that will provide online consultation and home isolation kits.

Families like Margaux’s have to shell out money for their treatment.

“Almost all of the expenses were taken from our savings. Aside from this, it is taking a constant toll on our mental wellbeing especially since we have to think about our work and studies during the [supposed] recovery period,” said Margaux.

## **Increased expenses, livelihoods lost**

Fortunately for Margaux’s family, their house can accommodate them in separate rooms. Although her family members are covered by private life and health insurance companies, this does not mean that they are not burdened with expenses that keep on piling up.

“Although we have these insurances, none of these were used. We can only use them in hospitals, and not all hospitals are partnered with these insurance companies. Even when my sister had a medical check-up, she had to use her own money because the clinic was not accredited by Maxicare,” Margaux said, referring to a private life insurance company.

Margaux said that private insurance companies may only be used in case of hospitalization. Other needs that are essential in times of home isolation cannot be reimbursed, such as medicines, hygiene kits, testing kits, and increased costs on their food.

Their family also failed to process claims from PhilHealth, affirming the 2021 report of economic think tank IBON Foundation that only 0.9 percent of every 100,000 Filipinos were able to avail of COVID-19 packages, which includes COVID-19 testing, isolation and referral, inpatient management, and COVID-19 insurance.

It was also revealed that the Philippines has the highest out-of-pocket expenses in the total healthcare expenditure, [according to the report of Medicines Transparency Alliance](#) in 2021. The most recent report of the [World Bank reads](#) that the total out-of-pocket expenditure of the Philippines is at 53 percent, the highest among the Southeast Asian five largest economies, following the 37 percent in Indonesia and 12 percent in Thailand.

“Our weekly expenses have already doubled. For only a week of isolating, we have spent more than P4,000 (\$78) for the food alone. It is very unusual since prior to this situation, we only spent P1,000 (\$20) to P1,500 (\$30),” Margaux added.

The out-of-pocket expenses are far greater than the cost of services that her family can avail of with the medical insurance, especially during the home quarantine period.

On top of these expenses during the isolation period, their livelihood remains to be severely affected. Margaux’s mother, who is working in a manufacturing factory in the economic zone of Cavite, has already lost around P10,000 of her monthly salary since they shifted to the “no work, no pay” scheme.

Meanwhile, her sister, despite being positive for COVID-19, is still working from home to shoulder the impending expenses for their isolation. However, she also said that the out-of-service (OOS) issues of their internet service provider resulted in a reduction of more than P600 a day.

Labor Secretary Silvestro Bello III has said in a television interview that workers may avail of their sick leave credits should they contract the virus. However, if these have been used up, Bello admitted that workers would have no more recourse. Bello added that they have already urged companies to provide more paid leaves to their workers.

### **Anxieties and hesitancies**

Margaux’s family is struggling with anxiety brought about by their isolation and hesitancy from taking COVID-19 tests.

“It is only my sister who has the capacity to be tested since it is subsidized by her company. We overthink a lot about our livelihood as well since the days that we are not working meant no pay,” said Margaux.

She also underscores the need for the local government to procure economic support for people who are in self-isolation and subsidize the COVID-19 tests.

In a recent report of the Department of Health, the average price for the COVID-19 tests ranges from P2,450 (\$47) to P2,800 (\$54) for public laboratories, P2,940 (\$57) to P3,360 (\$65) for private laboratories. Just last year, the Coalition for People's Right to Health reported that 54 percent of the country's testing centers are privately-owned.

Margaux said their family not availing of testing because of the prohibitive cost and the impact on their jobs.

"The majority of us would choose to set aside our health conditions. We would rather ignore our symptoms because we need to work. If only the government could subsidize the testing kits, maybe we can prevent the emergence of superspreaders," Margaux said.

For her, it is already hard enough to be sick. However, she also emphasized that it is harder to think about their income losses amid their mounting expenses.

"We have reported our case to the local government but we have not received any economic aid or COVID-19 care kit. They should be helping us in shouldering our food and medicines, but they cannot even offer us canned goods," Margaux added.

To help Filipino families regarding this situation, the Makabayan bloc, spearheaded by Gabriela Women's Partylist, is still lobbying for the passage of the House Bill (HB) 7909 or the Paid Pandemic Leave Bill, which proposes a 14-day paid leave for COVID-infected and COVID-exposed workers at 100-percent pay, and 60 days leave for floating/no-work, no-pay workers in pandemic-hit companies at 80-percent pay.

However, HB 7909 remains at the House of Committee on Appropriations since it was filed, waiting for President Duterte to certify its urgency.

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## **Dominic Gutoman**

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