Research Paper

Rank-and-File Employees' Awareness of the Programs and Services of a Social Health Insurance Corporation in the Philippines

Maricris R. Roldan[1*] , Myra Lee C. Dela Cruz[2] , Erliza M. Oreta[3] , Ian Chester G. Guino[4],
Jesus P. Briones[5] , James Soren[6]
[1] World Citi Colleges, Philippines

Abstract

The rank-and-file employees of the subject social health insurance corporation (SHIC) should comprehensively understand its program and services as they are expected to provide timely, accurate, and relevant information to the members. This study was conducted to determine the awareness of employees on the programs and services of a SHIC in the Philippines. It focused on three aspects: membership, contribution, and benefits availment. This study also looked into the top queries received by employees and the channel or medium of communication where they primarily received the information. This descriptive-quantitative research used a structured questionnaire distributed to the 186 SHIC employees (Job Grades 5-10) in the different sectors of the corporation. Findings revealed that SHIC employees are generally somewhat aware of the three aspects of SHIC's programs and services. It was also found that the level of awareness of employees does not vary across job grade classifications. The most frequent inquiries received by SHIC employees revolved around membership processes such as ID/MDR issuance, membership registration, updating of dependents, and understanding benefits and deductions. Lastly, official social media platforms, meetings, interaction with colleagues, and direct communication from SHIC representatives were the organization's primary sources of information. The recommendations forwarded in this study can enhance SHIC's services aligned with its mission of providing accessible and affordable healthcare in the country.

Keywords: *Channels of Communication; Philippines; Programs and Services; Rank-and-File Employees; Social Health Insurance Corporation; Top Queries*

INTRODUCTION

Frontline employees play a crucial role in providing timely, accurate, and relevant information to the different stakeholders of the organization. Most often, these employees are the ones communicating to their customers and the general public relative to the information or documents being requested from the organization. In consideration of their role as communicators, they are expected to converse effectively with anyone regarding the information being sought. However, not all employees are skilled to perform their communication roles (Verhoeven & Madsen, 2022).

The success of the organization depends primarily on how its employees perform their duties and responsibilities. This is where the communication roles of employees are considered to be of high relevance. The frontline employees have to be fully aware of the programs and services of the organization in order for them to confidently communicate with the organization's stakeholders, most especially their clients. Effective and efficient communication in the healthcare industry, including the health insurance sector, is very important, and its relevance nowadays cannot be underestimated considering the recent years of COVID-19 pandemic experiences.

While there are several studies on employee awareness of the program and service operations of their organizations and their impact on the company's reputation, there has been a notable gap in research focusing on their awareness of the programs and services offered by a SHIC in the Philippine context. Studies conducted in the United States of America (Helm, 2011) and India

(Raja, 2017) have shown that employee awareness of their role in a company's success and understanding of its vision and mission positively affect their job satisfaction and commitment to the organization. In Nepal, Paneru et al. (2022) revealed that communication appeared to be a key obstacle in their social health insurance program relative to programming satisfaction, coverage, and use. On the other hand, the poor service delivery of the national health insurance scheme needs to be reviewed to address the objectives of the program properly, according to Obi et al. (2019).

In the Philippines, where the government places a high priority on the health of its citizens, studying government employees' awareness of the programs and services offered by a SHIC is timely and relevant. The urgency of conducting the study is further validated by several complaints from the members received by the subject SHIC on the implementation of its programs and services. This research is valuable for any SHIC as it will help them gauge the awareness of their employee's concerning membership, contributions, and benefits services, potentially leading to improvements in their information campaigns and additional initiatives to enhance the employees' awareness of their programs and services.

The purpose of this research study is to measure the level of awareness of the employees (JG-5 to JG-10) in the main headquarters of the subject SHIC in the Philippines relative to the programs and services of the agency. In addition, the significant difference in the level of awareness of employees when they are grouped according to their job grades will be included in this study. The awareness level was measured along the following areas: membership, contribution, and benefits availment. Also, the top queries received by the employees and the channels where they primarily received the information were included in this research.

LITERATURE REVIEW
Role Theory

This study is anchored on the role theory relative to how the rank-and-file employees are supposed to act as frontline employees of SHIC. As explained by Jian and Dalisay (2015), role theory describes how employees perform their duties and responsibilities in front of the clients. Their roles are embedded in the context of the organizational system, and employees play their roles in order to achieve the organization's goals. The employees' knowledge of the programs and services of the organization is important so they can effectively and efficiently perform their roles in front of their clients.

Roles are particularly relevant for understanding the employees' communication behavior as they provide timely, accurate, and relevant information to anyone. According to Heide et al. (2018), there is a need for a stronger emphasis on the communication role of everyone in the organization. As posited by Verhoeven and Madsen (2022), the communication role of an employee refers to a set of communication activities that he is expected to perform. Further, the communication role of the employees plays an important role in the organization's public relations campaign. As such, the frontline employees must be knowledgeable of the services being provided by the organization. In this regard, an employee is expected to feel comfortable or skilled to perform the communication roles assignment for him to perform his job with excellence.

Programs and Services of Insurance Companies

As indicated in the discussion paper of Bredenkamp et al. (2017), the general benefit of a health insurance corporation is associated with hospital care. In the Philippines, as stipulated in the Republic Act 11223 or the Universal Health Care Act, all Filipinos shall be automatically included in the National Health Insurance Program. Membership is simplified into two types: direct contributors and indirect contributors. As defined by the Philippine Health Insurance Corporation (2022) in their PhilHealth Circular No. 2022 – 0013, direct contributors are those who can pay

premiums, are gainfully employed and are bound by an employer-employee relationship, or are self-earning, professional practitioners, migrant workers, including their qualified dependents, and lifetime members. In comparison, the indirect contributors refer to all others not included as direct contributors, as well as their qualified dependents, whose premiums are subsidized by the national government, including those who are subsidized as a result of special laws. Moreover, according to SHIC's Advisory No. 2021-004, all Filipinos, even without sufficient contributions, shall be granted "immediate eligibility" or automatic entitlement to benefits and services.

From the membership perspective, according to the study of Ecer and Pamucar (2021), all citizens in Turkey have general health insurance coverage. Further, public health insurance is made mandatory against the risk of illness that may arise, regardless of the people's economic power and will. In Korea, the expanded benefits coverage of public health insurance has reduced out-of-pocket spending on health by 30% (Lee & Ko, 2022). Therefore, all members of society benefit from general health insurance. Meanwhile, in the United States, there are two health insurance coverage: private and public. As explained in the report of Keisler-Starkey and Bunch (2022), private coverage has three types: employment-based, direct-purchased, and Tricare. First is employment-based insurance, where a plan is provided through an employer or union. Second is the direct-purchased coverage, where its availment is directly from an insurance company or through a federal or state market. Lastly, Tricare was formerly known as the civilian health and medical program of the uniformed service members and their families.

According to Dartanto et al. (2019), during the initial phase of universal health coverage, most established programs exclusively targeted people with low incomes who are subsidized by general taxes. They also added that Indonesia's approach to universal health coverage is the contributory option, where the government mandates that all non-poor workers in the informal sector join the National Health Insurance System through contributions. In the study conducted by Fenny et al. (2021), they found the inability of some countries' social health insurance programs to cover all groups of people. In Ethiopia, while there have been improvements in healthcare coverage, disparities across places of residence and level of education in healthcare remain a challenge in the healthcare system (Geta et al., 2022).

In the Philippines, in order to fully achieve universal health coverage for everyone, the government should have appropriate, relevant, and clear policies on the programs and related services (Capuno et al., 2021). Thus, all Filipinos should be properly and adequately informed of the programs and services of the SHIC, which are mandated by the Philippine government to implement the country's universal health insurance scheme. The rank-and-file employees of the SHIC are, therefore, instrumental in providing the members and the general public with information regarding its programs and services on social health insurance enrollment and utilization. In the SHIC's organizational set-up, those rank-and-file employees with Job Grades 5 to 10 are generally assigned to provide the public with accurate information about its program and services. In this regard, it is presumed by the researchers that those with higher job grade classifications are those who are expected to perform well as they are more aware of SHIC's programs and services, considering their knowledge, skills, and experiences. In a study of determining the performance of rank-and-file employees, Jaurigue et al. (2023) revealed that salary is one of the contributing factors. Relative to this claim, this study presumed that salary and job grade classifications go together. It can be noted that job grade classification also has its equivalent salary levels; thus, the higher the job grade classification, the higher the salary. It is on this premise that the researchers look at the possibility of the differences in the level of awareness of the programs and services across the different job grade classifications. Thus, the hypothesis in accordance with the study's objective was developed:

Ho1: There is no significant difference in the level of awareness of the SHIC's programs and services

(membership process, contribution requirements, and benefits availment) among the employees of different job grade classifications.

Frequently Asked Questions Received by Employees in an Insurance Company

There are few studies conducted on the inquiries received by insurance company employees. In the discussion paper of Baja et al. (2014), PCARES employees received different queries from their clients regarding membership, eligibility, benefits, and availments. On the other hand, the U.S. Department of Health and Human Services (n.d.) listed some frequently asked questions regarding Medicare and Medicaid insurance coverage. It includes the benefits, eligibility, and premiums of both insurance programs.

Channels of Communication

According to Kreps, as cited by Muhamedi and Ariffin (2017), organizational communication is the process whereby members gather pertinent information about their organization and the changes occurring within it. Organizations use several communication channels to transmit their messages and information through telephone, text messaging, e-mail, face-to-face communication, corporate websites, blogs, and through the use of social media (Muhamedi & Ariffin, 2017; Sanina et al., 2017; Troise & Camilleri, 2021).

Appropriate channels of communication can improve the implementation of the programs and services of any SHIC. In the study conducted by Uma Phalswal et al. (2023), they found that the low level of implementation of the health insurance schemes is due to a lack of awareness among the people in India. Even in China, the role of private health insurance in extending their services is limited (Wu et al., 2020).

Strengthening communication and intensive information campaigns about health insurance schemes would improve enrolment in social health insurance (Nga et al., 2021). In the United States of America in 2016, television (TV) was the most popular channel for obtaining news information, followed by online channels (Wilkins et al., 2018). Based on their study, however, there were substantial differences in the channels used depending on age. Older people were more likely to obtain their news from print newspapers and TV, while younger people were more likely to gather news using online channels. While social media communication is now being used to promote healthy lifestyles, many health insurance providers are still not able to fully utilize the available platforms to interact with wider audiences (Loss & von Uslar, 2021).

Acharya et al. (2020) also emphasized that in order to improve the participation rate in the health insurance program, they suggested that prospective members should adequately be provided with the knowledge of the health insurance, and active interaction with stakeholders should be considered as a strategy of any SHIC. These campaigns should be periodically conducted in order to raise awareness and increase enrollment and utilization of health insurance (Thakur et al., 2023).

RESEARCH METHOD

The study utilized a descriptive-quantitative research design. According to McCombes (2023), this method aims to accurately and systematically describe a population, situation, or phenomenon. The SHIC's rank-and-file employees, specifically those with Job Grades 5 to 10 from its Head Office in the Philippines, were selected as respondents, considering their availability and proximity to the researchers. Of the total population of 621 eligible employees, 186 of them were randomly sampled, and the data from this sample is sufficient for data analysis.

A structured questionnaire was prepared to evaluate the respondents' awareness and experience with SHIC's membership, contributions, and availment of benefits. The questionnaire

consisted of 14 items and was designed to gather information about the respondents' perspectives using a four-point Likert scale, as follows: 1=1.00-1.49 (No Awareness); 2=1.50-2.49 (Low Awareness); 3=2.50-3.49 (Moderate Awareness); and 4=3.50-4.00 (High Awareness). The questionnaire underwent validation from three supervisors in charge of SHIC's programs and services. After the questionnaire was finalized, it was pilot-tested on a group of employees who were not included in the survey properly to determine the clarity and suitability of the language used further.

A confidentiality note was included in the survey questionnaire to assure respondents that the information provided would only be used for the purpose of the study. Sufficient data from the respondents. The data gathered from the respondents were analyzed using frequency, percentage, weighted mean, and analysis of variance (ANOVA) tests.

FINDINGS AND DISCUSSION
Demographic Profile of the Respondents

Table 1 provides a detailed overview of the profile of the study's respondents. The profile analysis revealed that most respondents were affiliated with the Office of the President. Notably, the most common tenure length reported is five years. In addition, the majority of the respondents have permanent employment status.

The Office of the President represents the largest sector among the respondents of the study. Job Grades 6 and 8 dominate, emphasizing their importance in the organization's hierarchy. Employment status varies, with a majority in their permanent/regular roles and a significant number having casual employment. Employees with administrative roles are more prevalent than those with technical roles. Respondents are mostly college graduates; however, there is a mix of educational backgrounds. Tenure ranges widely, with many having less than five years of experience. Age distribution is balanced, with the 31-40 age group as the largest, indicating that they are already in the middle of their professional career as government employees. Gender distribution is relatively equal, and respondents vary in marital status, with either single or married being the most common. These findings underscore the rich diversity and balanced demographics among SHIC's employees across various facets of the organization.

Table 1. Profile of Study Respondents

Indicator	Frequency	Percentage
Sector		
Health Finance Policy Sector (FMS)	15	8.1
Information Mngt Sector (IMS)	21	11.3
Finance Management Sector (FMS)	30	16.1
Management Service Sector (MSS)	34	18.3
Office of the Chief Operating Officer Sector (OCOO)	27	14.5
Legal Sector (LS)	9	4.8
Office of the President (OP)	50	26.9
Total	186	100.0
Job Grade		
5	28	15.1
6	56	30.1
7	15	8.1
8	35	18.8
9	24	12.9
10	28	15.1

Indicator	Frequency	Percentage
Total	186	100.0
Nature of Employment		
Casual	70	37.6
Job Order	15	8.1
Permanent/ Regular	101	54.3
Total	186	100.0
Current Work Assignment		
Administrative	106	57.0
Technical	80	43.0
Total	186	100.0
Educational Attainment		
College Graduate	155	83.3
Graduate Studies	25	13.4
Undergraduate	4	2.2
Vocational	2	1.1
Total	186	100.0
Number of years working with the Corporation		
Below 5 years	49	26.3
6-10	34	18.3
11-15	45	24.2
16-20	32	17.2
21-25	26	14.0
Total	186	100.0
Age		
20-30	40	21.5
31-40	67	36.0
41-50	57	30.6
51-60	20	10.8
61 & above	2	1.1
Total	186	100.0
Sex		
Female	97	52.2
Male	89	47.8
Total	186	100.0
Marital Status		
Married	88	47.3
Single	92	49.5
Widow/er	6	3.2
Total	186	100.0

Level of Awareness on the Programs and Services of SHIC

The effective and efficient delivery of SHIC's programs and services to its members is expected by the different stakeholders, considering its mandate of delivering universal health insurance to everyone. These programs and services serve as an opportunity for the subject SHIC to have a closer relationship with their stakeholders. This is the same belief of Prabowo (2021) on the important role of the effective implementation of the company programs.

Familiarity with the programs and services among employees, particularly the rank-and-file staff, is essential at SHIC. These employees are SHIC's public face, the ones interacting with various stakeholders and the general public. On the other hand, SHIC's programs and services should be communicated properly to the different stakeholders for effective and efficient implementation. Their thorough understanding of SHIC's offerings is vital to provide timely and accurate assistance to the members, whether information related to membership, contribution, or benefits availment. This analysis emphasizes their level of awareness in terms of their knowledge of the implementation of SHIC's programs and services in order for them to provide excellent customer service to the members. As defined by Merriam-Webster (n.d.), the level of awareness refers to the knowledge and understanding that something is happening or exists.

Membership

To determine the employees' levels of awareness regarding their health insurance membership, the researchers assessed the employees' understanding of membership types, the registration process, criteria for dependents, requirements for retirees and pensioners, and immediate eligibility under relevant legislation.

In Table 2, the respondents demonstrated a moderate level of awareness and understanding of the programs and services related to membership. This implies that the employees still need to be trained more so they can be more well-informed and knowledgeable about various aspects of SHIC membership. This indicates that slight communication barriers might be present within the organization so the communication process can be smoothly operationalized within the organization. It can noted that a well-organized communication system would generally improve the level of awareness of everyone regarding the programs and services of SHIC. As emphasized by Yusof and Rahmat (2020), communication is one of the critical successes in organizations. Understanding each other while working can contribute to a better working environment, which undoubtedly will ensure the excellent quality of work and good relationships among employers. In order to maintain a high level of awareness, SHIC should conduct regular assessments, encourage feedback mechanisms, keep lines of communication open, give ongoing education, and provide personalized support to its employees.

Table 2. Respondents' Level of Awareness on Membership

	Statement	Weighted Mean	Standard Deviation	Descriptive Rating
1	I can explain and provide examples of the two types of SHIC membership under Republic Act 11223.	3.50	0.69165	High Awareness
2	I know the process of SHIC member registration.	3.58	0.63861	High Awareness
3	I can provide information on who qualifies as dependents for declaration in SHIC membership, along with their requirements.	3.55	0.64917	High Awareness
4	I can provide the basic requirements for retirees and pensioners applying for Lifetime Membership.	3.36	0.78108	Moderate Awareness
5	I can provide an explanation of SHIC's immediate eligibility as stated in RA 11223.	3.28	0.82351	Moderate Awareness
	Average Weighted Mean	3.45		Moderate Awareness

Contribution

Assessing respondents' awareness of their contribution to a specific health insurance program is essential for informed healthcare utilization. Table 3 shows that the respondents had a relatively moderate level of awareness concerning some aspects of SHIC contribution by self-paying individuals, particularly concerning different ways of payment, monthly contribution rates, and the reckoning date for missed contributions. These findings would provide valuable information to SHIC, emphasizing areas that may require additional instruction. To maintain or improve employee awareness, SHIC can develop targeted training programs or materials to improve awareness, ensure clear communication, conduct regular assessments, encourage feedback mechanisms, and launch education campaigns to address specific areas of moderate awareness and promote well-informed member engagement. This is true according to Pembi et al. (2023), who states that training and development programs positively affect the quality of the worker's knowledge, skills, and capability to eventually result in higher employee performance on the job.

Table 3. Respondents' Level of Awareness on Contribution

	Statement	Weighted Mean	Standard Deviation	Descriptive Rating
1	I can discuss different ways where self-paying can pay their contribution.	3.37	0.76101	Moderate Awareness
2	I know how much the monthly contribution rate is for both employed and self-earning individuals.	3.36	0.75289	Moderate Awareness
3	I know when the reckoning date for paying all the missed contributions is.	3.08	0.82459	Moderate Awareness
4	I can explain to people who have no means of paying the monthly contribution how to become a member of SHIC as an Indirect Contributor	3.28	0.7772	Moderate Awareness
	Average Weighted Mean	3.27		Moderate Awareness

Benefits Availment

Awareness of benefits availment in a specific health insurance program is an essential component of informed healthcare utilization. Table 4 reveals that, on average, the respondents possessed a moderate level of awareness regarding various aspects of the availability of SHIC benefits. This finding can be used by SHIC in identifying areas for improvement for the employee's enhancement of their understanding and involvement in the effective delivery of the SHIC's programs and services, particularly in the area of benefits availment. Corollary to this, SHIC should implement particular activities to raise awareness among employees, such as the conduct of relevant training, clear communication, regular assessments, feedback channels, and awareness campaigns. These measures aim to improve comprehension, information accessibility, and participation, particularly in areas where awareness is moderate. According to Nouri et al. (2019), knowledge could improve relations between customers and employees. Thus, employees with knowledge could provide better performance. To realize this, according to them, organizations had to create appropriate knowledge and collaboration among employees. This further supports the finding of Briones et al. (2023) that knowledge and collaboration are important drivers in the entrepreneurial development of an organization.

Table 4. Respondents' Level of Awareness on Benefits Availment

	Statement	Weighted Mean	Standard Deviation	Descriptive Rating
1	I can explain PhilHealth's no-copayment policy.	2.80	0.91898	Moderate Awareness
2	I know how many days the benefit allowance for members and their dependents is.	3.11	0.88418	Moderate Awareness
3	I can provide examples of inpatient and outpatient benefits and their corresponding case rates.	2.92	0.87285	Moderate Awareness
4	I can discuss the process of filing claims reimbursement for hospitalization abroad.	2.80	0.96321	Moderate Awareness
5	I have an understanding of how to enroll and how members can utilize SHIC Konsulta.	2.87	0.91722	Moderate Awareness
	Average Weighted Mean	2.90		Moderate Awareness

Significant Differences in the Level of Awareness of the Programs and Services of SHIC According to their Job Grade Classifications

Employee awareness is vital for creating a thriving workforce. Such awareness encompasses multiple aspects, including membership, contribution, and benefits availment, all of which could be considered to have a significant impact on SHIC's delivery of programs and services to its members. This analysis investigated employee awareness when they are categorized according to their job grade classifications. This examination provided insights into the factors that shaped employee awareness and whether it remained consistent or varied across different employee segments. This is essential for understanding organizational culture and dynamics and could inform appropriate human resource management and employee engagement strategies to be employed by the subject SHIC.

Table 5 reveals that the level of awareness of membership, contribution, and benefits availment are generally similar when the respondents are grouped according to their job grade classifications. This means that the level of awareness does not vary with job grades in all sectors of the corporation. As a result, the null hypothesis, that there is no significant difference in the level of awareness relative to the different job grade classifications, is accepted. The absence of significant differences in awareness across different job positions within an organization is often attributed to effective communication, an open and transparent organizational culture, equitable access to training and development programs, and the use of technology to ensure consistent information dissemination. When these elements are in place, it is more likely that employees at all levels will have similar levels of awareness on important issues, reinforcing the idea that uniform communication can enhance awareness. According to Pasovska and Miceski (2018), good business communication helps to create a thriving business environment, good organizational culture, and good interpersonal relationships, where there is mutual respect and motivation of the employees in order to achieve the organizational goals. Another important consideration is why employees of the subject SHIC generally have similar levels of awareness on important issues, probably because of the top management's support in the communication process within the organization. Thus, ethical leadership plays an important role in any organization (Arokiasamy & Tamah, 2021). This further confirms the finding of Saputro and Bangun (2022) that effective leadership and the learning process of employees influence the appropriate implementation of standard operating procedures within the organization.

Table 5. Significant Differences in the Level of Awareness when Responses Are Grouped According to Job Grade Classification of SHIC Employees

Job Grade	p-value	Decision (Alpha = 0.05)	Conclusion
JG5	0.642750018	Accept Ho	NS
JG6	2.380570697	Accept Ho	NS
JG7	0.902741850	Accept Ho	NS
JG8	0.521103853	Accept Ho	NS
JG9	0.245018718	Accept Ho	NS
JG10	0.190048723	Accept Ho	NS

Top Queries Received Regarding SHIC

The most frequently asked questions by the employees in the context of a specific health insurance program were investigated and analyzed. These inquiries reflected the most common concerns and inquiries raised by those seeking information and assistance. Understanding these frequently asked questions is essential to effective information dissemination because it can provide valuable insights into areas where individuals might need clarification and direction.

Table 6 reveals that among the inquiries SHIC received, five topics were the most commonly addressed. Foremost among them was the question of obtaining a SHIC ID or MDR, which had 154 responses. Following are 149 responses related to applying for and registering as a SHIC member. Additionally, 89 responses revolve around understanding the procedures for updating dependents. There were also 74 responses about the benefits and deductions associated with specific medical conditions. Notably, 73 responses were evenly split between those inquiring about the nearest SHIC location and those seeking information on online payment processing. The top five most frequently asked questions about SHIC reflect the most pressing concerns and questions from members seeking information and assistance. Understanding these frequently asked questions is critical for effective information dissemination because it reveals areas where people need clarification and guidance. These frequently asked questions highlight the necessity of providing accurate and conveniently accessible information to address these often-asked questions. Similar types of inquiries can be observed in the study of Baja et al. (2014), where PhilHealth Customer Assistance, Relations, and Empowerment Staff (PCARES) employees frequently received questions regarding membership, eligibility, benefits, and availability, which covered topics such as enrollment, dependents, eligibility, and benefits packages.

Table 6. Common Queries Received Regarding SHIC

Rank	Indicator	Frequency	Percentage
1	How do I get a SHIC ID/MDR?	154	82.80%
2	How do I apply/register as a SHIC member?	149	80.11%
3	What are the requirements for updating dependents?	89	47.85%
4	How much is the SHIC benefits/deduction for a particular sickness?	74	39.78%
5.5	Nearest SHIC location	73	39.25%
5.5	Do you accept online payment?	73	39.25%
7	How much is the contribution for a self-earning individual?	62	33.33%
8	Do we need to pay the missed months/quarter premium contribution?	59	31.72%
9	Availability of registration form	55	29.57%

Rank	Indicator	Frequency	Percentage
10	How to avail the benefits?	53	28.49%
11	How is the process to apply as a Senior Citizen in SHIC?	38	20.43%
12	How to follow up on claims?	16	8.60%
12	Can we avail the benefits of confinement abroad?	16	8.60%
14	Others:	4	2.15%

Note: Multiple responses were allowed.

Communication Channels at SHIC

This section analyzed the primary channels through which participants learned about a specific health insurance program. The investigation focused on key communication channels such as SHIC's official social media platforms, meetings and briefings, interactions with colleagues and peers, and direct communications from SHIC representatives. Any other unique channels suggested by the employees and/or by the members of SHIC were also investigated. Understanding the preferred channels of information distribution is critical for improving communication strategies and meeting the needs of participants.

Table 7 shows that SHIC's official social media platforms (website, Facebook, YouTube, and Twitter), meetings and briefings, colleagues/peers, and direct communications from SHIC representatives are the primary communication channels among SHIC employees. Employees rely heavily on digital platforms for updates and announcements, highlighting their effectiveness for information dissemination. The integration of information and communication technology is noticeable within the organization. As indicated by Pabilando and Du (2022), if the employees have the competencies to use this technology, they can use it for communication and other media purposes. Moreover, according to de Leon and Garcia (2021), they can also use this technology in their administrative capability-building activities and programs.

Meetings and peer interactions are also important, highlighting the significance of face-to-face and informal exchanges for effective communication. Employees also value direct communication with SHIC representatives. This shows how important knowledge sharing is to the different stakeholders of the organization. Mustapha et al. (2023) posited that knowledge sharing can influence significantly relevant socio-economic developments within the organization. While external stakeholders/orientation is less commonly used, the results show that SHIC has a diverse communication approach. Understanding these primary channels is essential for developing effective information dissemination strategies.

According to Arisanty et al. (2020), social media is a mass self-communication medium that allows all users to get information and disseminate information to the public quickly and with unlimited reach. The many benefits that can be obtained by accessing social media are what gets its users to increase from year to year. Social media has a platform advantage that can present informative and educational content (Akasse et al., 2021).

In summary, the data demonstrates SHIC's complex communication structure, which includes internal and external channels, and the vital role these channels play in information dissemination and collaboration among stakeholders.

Table 7. Communication Channels

Indicator	Frequency	Percentage
SHIC Official Social Media Platforms (website, Facebook, YouTube, Twitter)	110	59.14%
Meetings and briefings	91	48.92%

Indicator	Frequency	Percentage
Colleagues/Peers	89	47.85%
Direct Communications from the SHIC Representative	73	39.25%
Others: External Stakeholders/Orientation	4	2.15%

Note: Multiple responses were allowed.

CONCLUSIONS

The study assessed the level of employees' awareness of the subject SHIC regarding the organization's programs and services with a focus on membership, contribution, benefits availment, top queries of members, and preferred communication channels. The findings indicate that SHIC employees generally have a moderate awareness of the programs and services. This implies that there is still room for improvement in their understanding of all the policies and procedures on membership, contribution, and benefits availment in order for them to provide excellent customer service to all the members of SHIC. Since the level of awareness of employees does not vary across job grade classifications, the communication system installed within the organization is generally uniform.

The study also revealed that the most typical queries employees receive are related to membership processes, such as obtaining SHIC ID/MDR, membership registration, and updating dependents. Moreover, official social media platforms and meetings are the preferred sources of information for SHIC employees.

To enhance SHIC's services aligned with its mission of providing accessible and affordable healthcare in the Philippines, the researchers recommend the conduct of training or specialized instructions to all rank-and-file employees to improve employee awareness of contribution and benefits. Further, streamlining membership processes, utilizing online resources effectively, promoting peer-to-peer communication, establishing feedback mechanisms, and conducting regular monitoring and evaluation are strategic moves that can be considered by SHIC to improve further the awareness of employees on the programs and services of SHIC. Collectively, these initiatives aim to empower employees with the knowledge needed to assist members and stakeholders, simplify membership-related tasks, engage a digitally connected audience, foster effective community relationships, maintain high-quality communication, and adapt to evolving needs. Implementing these measures will contribute to SHIC's role in advancing healthcare accessibility and enhancing the well-being of its constituents.

LIMITATION & FURTHER RESEARCH

The researchers suggested that future research should include a more diverse representation of employees coming from the different provincial and regional offices of SHIC in order to widen its scope. Further research can also focus on dimensions/ aspects of SHIC's programs and services other than those employed in this study. Likewise, in order to reduce self-report bias, there are some methods other than surveys that can be employed to collect data, such as interviews, focus group discussions, or observations.

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