



EO 420  
SmartCard  
Process  
Applications  
Infrastructure  
Coverage  
Benefit



**Philhealth**  
*Your Partner in Health*



**UM-ID**

**Unified Multipurpose Identification**

PHIC Identity Assurance Platform

# PHIC UMID SYSTEM OVERVIEW



# Background

**An Executive Order coming from the Office of the President of the Philippines required all National Government Agencies (NGAs) and Government Owned and Controlled Corporations to adopt a Unified multipurpose ID.**



# Philhealth's Role

## In Building National Identity Assurance Platform

- Led in designing and developing a multipurpose and inter-operable contactless smart card;
- Led the implementation and distribution of the UM-ID cards;
- Promoted privacy of information thru the use of biometric and smartcard where data never leaves a secure environment;



# PHIC HealthCard

- Provided a secure carrier for portable medical records
- Supported new processes that can reduce administrative costs
- Aimed at reduced healthcare fraud
- Provided secure access to emergency medical information
- Provide support for claims availment and benefit payment
- ISO standard for products to ensure interoperabilitydriving system interoperability (contactless based)





- Interoperable across government agencies
- Open government system framework
- Inter-entity Cooperation
- Secure (12K crypto controller with hologram laminate, variable UV print, microfont and made of PVC)

UMID Pilot Project

**PHIC UMID SMART HEALTHCARD**



# Multipurpose Health Card

- Under UMID, the data structure for health application will become a standard feature for all government issued contactless card
- It manages the data size by limiting the storage of information (into the chip) only for current hospitalization and medical records. (Offline Mode)
- Past records and other information not available in the card can be accessed in the network. (Online Mode)
- Online and Offline transaction can be facilitated only upon matching of the cardholder's fingerprint and biometric stored in the chip.
- Data in the chip can be read using **NFC phones**, POS terminals, Kiosks and PCs.



# Multipurpose Health Card

- With e-purse, it can store value to purchase needed medicines and medical supplies.
- Other applications such as loyalty card can be easily incorporated
- Discounts and privileges accorded to cardholders by other government institutions can be recorded directly by these institutions into the card
- Serves other applications such as:
  - Access to facility
  - Forms/Claims submission
  - Enroll to program
  - Access his/her data from other government agencies



# Sample Applications

- As an identity credential for identity verification
- Access control system
- Time and Attendance – to monitor leaves and absences and for computation of salaries;
- In applying for NSO authenticated birth records – elimination of documentary requirements and queuing up to secure authenticated birth certificates or any other NSO-issued documents;
- Passport application – no need to secure an NSO-authenticated birth certificate to apply for a passport. The UM-ID card itself already contains all the necessary information required for the purpose;
- NBI, CSC, Ombudsman, etc clearances – no need to queue up to apply for clearances;



# Sample Applications

- As an Insurance Claim card – paperless and wireless kiosks for insurance processing using biometrics and RFID;
- As an ATM card – for greater convenience of government personnel in withdrawing salaries, allowances and other cash benefits;
- UM-ID card as MRT/LRT value card – the UM-ID card can be used as a reloadable MRT/LRT pass or value card similar to the Hong Kong's Octopus Card;
- As a Debit Card – the UM-ID card can also be used as a debit card for payment of bills or merchandise purchases;
- As a PhilHealth card – elimination of documentary requirements in case of hospitalization;



# Benefits from the UM-ID System

- Reduced costs in maintaining redundant ID systems and databases in government
  - *Government will no longer have to provide different ID cards for members of agencies like GSIS, SSS, PhilHealth or Pag-IBIG;*



# Benefits from the UM-ID System

- Savings could also be realized from the following:
  - *Elimination of redundancies in the procurement of equipment and supplies for the UM-ID system, realizing economies of scale;*
  - *Compatibility of systems in terms of hardware and software, allowing the deployment of a multi-platform single application system across agencies, greatly reducing development and deployment costs;*



# Benefits from the UM-ID System

- Savings could also be realized from the following:
  - *Ease in verification, not only increasing reliability of the UM-ID system, but more importantly, significantly reducing the time and effort spent in verifying the identity of persons;*



# Benefits from the UM-ID System

- Provides greater convenience to citizens
  - *Program members can present the UM-ID card as a valid ID in transacting with other agencies;*
  - *To facilitate transactions with participating agencies, an individual with a CRN needs only to declare his or her CRN;*
  - *Forms will be simplified. Time needed for filling up forms will be reduced;*
  - *Securing birth and other civil registry documents facilitated with the use of the CRN;*



# Benefits from the UM-ID System

- Provides greater convenience to citizens
  - *Filipinos here and abroad, including OFWs, can transact with government agencies from the comfort of their offices or homes using the Internet or public kiosks;*
  - *In the future, the public can also use their UM-ID cards in ATM machines or as debit cards;*



# Benefits from the UM-ID System

- Transactions by the public with government and private business are facilitated;
- *Frontline services requiring verification of data with other government instrumentalities are facilitated with the use of the CRN – with appropriate consent;*
- *There will now be a uniform “face” for government issued cards;*



# Milestone

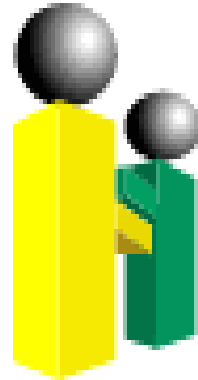
- 2007
  - Conducted Research and Development
  - Scanned card implementation in the Philippines
  - Received Php 88.7 Million government fund to pilot implement
- 2008
  - Inter-entity cooperation with Department of Labor and Employment (DOLE) and Metropolitan Manila Development Authority (MMDA), captured 7,000+ indigents
  - Launched PhilHealth UMID cards during labor day celebration
  - Discussion with Hospital Administrators
- 2009
  - Develop common interface (kiosk) with GSIS and SSS
  - Develop application for MMDA and Department of Social Work and Development (DSWD), Relocation Assistance and Rice Subsidy Monitoring respectively.
  - MOU with GSIS and SSS for joint data capture and/or card production undertakings.
  - Pending request of Php300 Million to fully operationalise production of cards



# Next Steps

- Setting-up of infrastructure: A single-point enterprise hub where cardholder can get data to update information in the chip.
- Enhancing the Electronic Log-book System, a free Hospital Information System by PhilHealth to read UMID cards
- Defining standard for inter-connectivity to access network of all government agencies.
- Developing Common Kiosks
- Incorporating Public Key Infrastructure (PKI) to encrypt data submitted via internet
- Establishing Business to Government (B2G) gateway for settlement/redemption of private business transactions to government or vice-versa.
- Expanding cellphone applications of UMID cards





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**Thank you**