

FINEX FOCUS

GENERAL
MEMBERSHIP
MEETING

OFFICIAL NEWSLETTER OF FINEX

Universal Healthcare

The Road Ahead for the Philippines



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APRIL 2026

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FINEX FOCUS



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FROM THE PRESIDENT

Over the past eight weeks, we have seen how quickly circumstances can shift and how rapidly uncertainty can press upon institutions, businesses, and families alike. We are only in the middle of the second quarter, yet the demands on leadership already feel heavier, more immediate, and more consequential.

Moments like this do not call for hesitation. They call for steadiness. They call for judgement. They call for leaders and institutions willing to move forward with clarity and purpose.

FINEX remains deliberate in our mission to catalyze confidence.

Our topic today, **Universal Healthcare: The Road Ahead for the Philippines**, is important because it goes well beyond healthcare as a sector.

Healthcare remains to be one of the most important national priorities, where meaningful progress can deepen trust, strengthen resilience, and support the country's future.

Read the full message of his speech [HERE](#).

Carlo Enrico B. Lazatin
PRESIDENT



KEYNOTE SPEAKER

Dr. Edwin M. Mercado
PHILHEALTH PRESIDENT AND CEO



Read about his full presentation [HERE](#), and his full Profile [HERE](#).

This is more than a policy shift; it is a promise of a Bagong Pilipinas. An "Isang PhilHealth" that is truly a partner in every Filipino's health.

When we look at the Philippine health system today, we see a landscape of contrasts. We have a decentralized, mixed system where private facilities hold 52% of the beds and public facilities manage the remaining 48%.

While this diversity should be a strength, it has led to a fragmented reality. Today, nearly 43% of health expenditure still comes directly out of the pockets of Filipino households.

Perhaps more concerning is that 29% of our PhilHealth claims are for illnesses that could have been prevented—Ambulatory Care Sensitive Conditions.

PANELISTS

*Dr. Manuel Francisco “Ramy” Roxas
Medical Director, Healthway Cancer Care Hospital*



Read about his full Profile [HERE](#).

*Maria Blanca Kim B. Lokin
President and CEO, Philippine Pharma Procurement Inc.*



Read about her full presentation [HERE](#), and her full Profile [HERE](#).

*Dr. Yasmin Dela Cruz
SVP & Associate Medical Director, PhilhealthCare, Inc.*



Read about her full profile [HERE](#).

FINANCIAL NEWS

The Pag-IBIG conundrum: When good government can still do better

By Benel Lagua

Every so often, a government agency demonstrates that public institutions can work well. In the Philippines, one such example is the Pag-IBIG Fund.

Practical uses of financial rehabilitation

By Mark Gorriceta and Co-author Mark Anthony De Leon

In the arduous world of Philippine debt recovery, most creditors instinctively reach for a collection case as their first line of attack. For some, however, this leads to a hollow victory, a “paper judgment” that looks impressive but with zero pesos in the bank.

Dealing with volatility as an everyday reality

By EJ Qua Hiansen

The past few years have shown that volatility in business has become an everyday reality. I tend to avoid terms like “black swan event” and “cautiously optimistic” because each year seems to bring a new unpredictable event that challenges even the best-laid assumptions. For chief finance officers (CFOs) the discussion is increasingly focusing on how to proactively handle volatility while maintaining business progress.

The blind spot in Philippine credit and the case for full picture credit

By Ira Paulo Pozon

A quiet contradiction sits at the heart of financial inclusion in the Philippines. More Filipinos today are inside the financial system than ever before. Accounts have expanded rapidly, driven mainly by digital wallets and mobile connectivity. On paper, this is progress.



GALLERY WALL

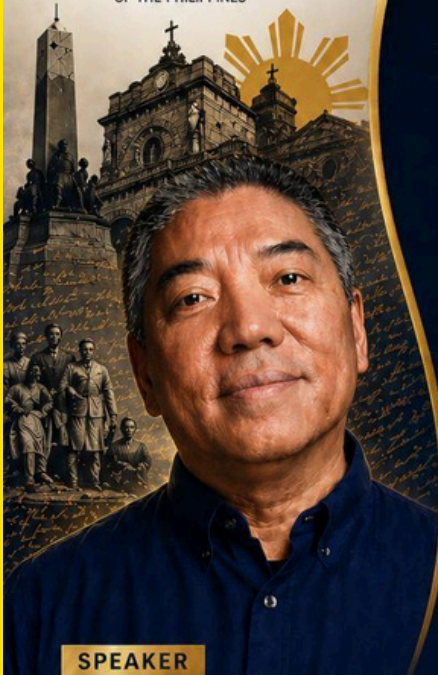



Check out more photos [HERE](#)

**GENERAL
MEMBERSHIP
MEETING**



GMM: WHAT'S AHEAD



The GMM Committee, in collaboration with the Arts and Culture Committee, invites you to the

5TH GENERAL MEMBERSHIP MEETING




TOPIC:
Philippine History:
Crisis and Opportunity


SPEAKER
AMBETH OCAMPO
Senator Gil J. Puyat
Professor of History
Ateneo de Manila University


DATE
MAY 20, 2026
WEDNESDAY

TIME
11:30 AM

VENUE
FAIRMONT MAKATI HOTEL
1 RAFFLES DRIVE, MAKATI CITY

	UNDERSTAND our past	Gain deeper insight into the defining moments that shaped our nation.
	NAVIGATE today's challenges	Draw lessons from history to make better decisions in an uncertain world.
	SHAPE tomorrow's future	Lead with foresight, integrity, and confidence as we turn challenges into opportunities.

 **FOR INQUIRIES, PLEASE CONTACT**
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Click the link to register: <https://bit.ly/48vm6DM5thGMM>



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