



RETHINK HEALTHY



How does being Filipino shape us to RETHINK HEALTHY?

In 2025, AIA Philippines' *Rethink Healthy* campaign revealed that Filipinos define health beyond the physical, encompassing mental well-being, financial stability, and environmental factors. It also showed that many Filipinos see health as difficult and unachievable because of limiting stereotypes on what “healthy” means.

But understanding “healthy” only scratches the surface. This year, we took a bolder step and asked another question:

What shapes the choices that Filipinos make to pursue health?

AIA's purpose is to empower people to live **Healthier, Longer and Better Lives**. To truly deliver on this, we must go deeper: to see health from our distinct cultural lens so we can understand what moves Filipinos from simply **thinking** about health, to actually **doing** something about it.

We commissioned this 2026 study— rooted in concepts introduced in *Sikolohiyang Pilipino* (Filipino Psychology)— to surface what’s deeply embedded in Filipino life: widely felt, rarely examined. Building on our past research, we set out to understand how Filipino values and family dynamics shape health-seeking behavior across physical, mental, and financial dimensions.

Ultimately, this research informs how AIA can better support Filipinos in making proactive health choices— taking part in our everyday courage to transform their intention into action.

Together, let’s **Rethink Healthy**.





Shaping Filipino Health-Seeking Choices,
from *Thinking* to *Doing*



Review of related literature

- *Philippine Journal of Psychology* (2008, 2015)
- *Asian Journal of Psychology* (2000)



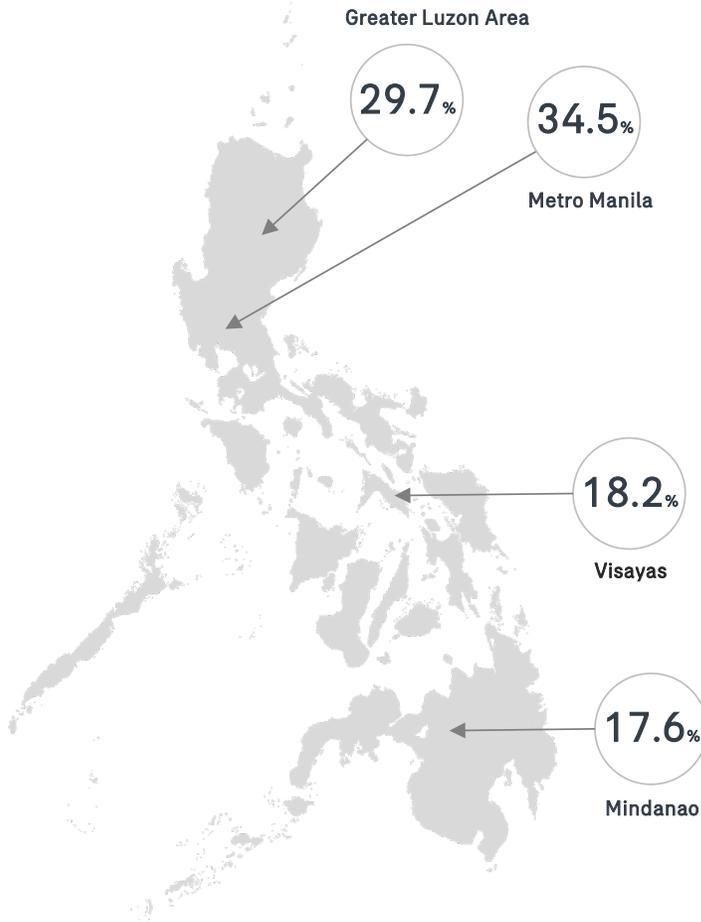
2 expert consultations with specialists in

- Filipino Psychology, and
- Finance/Investment Banking



9 in-depth interviews across NCR, Luzon, Visayas, Mindanao

MIXED METHOD RESEARCH: Quantitative Survey



872
TOTAL RESPONDENTS

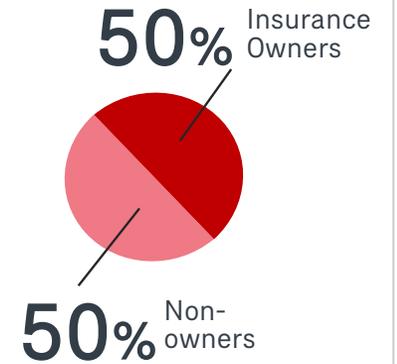
Generational Groupings

60% Gen Z (18 to 25 y/o)

33% Millennial (26 to 45 y/o)

7% Gen X (46 to 55 y/o)

Insurance Ownership



Gender

63%
Female

35%
Male

2% Non-binary and Other

73% Shared Contributors

15% Sole Breadwinners

10% Dependents

2% Other Household Role

What has shaped Filipinos' health-seeking choices?

KEY INSIGHT 1

The Courage to Change: *Filipinos are Shifting from “Bahala Na,” to “Handa Na” to Make Smarter Health Choices*

KEY INSIGHT 2

The Courage to Care and Carry On: *Filipino Family Values are an Expression of Love — Both a Responsibility to Carry, and a Path to Self-Care*

KEY INSIGHT 3

The Courage to Change: *Filipinos Across Generations are Rethinking Healthy for Themselves and Their Families*



The Courage to Change:
*Filipinos are Shifting
from “Bahala Na,” to
“Handa Na” to Make
Smarter Health Choices*



KEY INSIGHT 1

The Courage to Change: *Filipinos are Shifting from "Bahala Na," to "Handa Na" to Make Smarter Health Choices*

THE OLD STEREOTYPE: "Bahala na"

70% *Filipinos reject the "Bahala Na" mindset*

"I feel fine today, so why plan ahead?"

53%
disagree

"It's hard to invest in benefits I can claim years away"

42%
disagree

"The future feels heavy, so I avoid planning"

71%
disagree

"I'll just wing it when stress hits"

60%
disagree



THE SHIFTING MINDSET: "Handa na"



56%
believe

financial planning can be simpler than it seems.



54%
believe

health advice is easy to understand.



53%

remain confident even when health information gets complex.



KEY INSIGHT 1

The Courage to Change: *Filipinos are Shifting from “Bahala Na,” to “Handa Na” to Make Smarter Health Choices*

70%

are taking charge of their physical health

56%

set aside money for the future

71%

plan for their mental well-being

57%

prioritize feeling good mentally now

59%

reward themselves through immediate gratification

Navigating Present Coping and Future Preparedness

Filipinos are making deliberate choices: understanding what they need to cope right now, but also keeping the future in mind.

They are learning to navigate *present wants* and *future needs*.

Rethinking how to be proactive with health

77% said they prefer customized insurance plans and products, which shows that Filipinos are now thinking more about finding the best plan that meets their personal needs.



The Courage to
Care and Carry On:
*Filipino Family
Values are an
Expression of Love—
Both a Responsibility
to Carry, and a Path
to Self-Care*



KEY INSIGHT 2

The Courage to Care and Carry On: *Filipino Family Values are an Expression of Love— Both a Responsibility to Carry and a Path to Self-Care*



62%

Filipinos say their overall health attitudes and choices are shaped by their family

"family relationships affect my mental well-being"

71%
agree

"my spending habits mirror my family's own habits"

59%
agree

"my daily health choices are influenced by my family"

56%
agree

The Family and the Individual are One

Choosing health becomes a conscious commitment to safeguard the family, because the well-being of one is inseparable from the well-being of all. Family dictates Filipinos' health and financial decisions.

KEY INSIGHT 2

The Courage to Care and Carry On: *Filipino Family Values are an Expression of Love— Both a Responsibility to Carry and a Path to Self-Care*

The Weight is Likewise the Wings

For 62% of Gen X, which makes up majority of the Sandwich Generation*, who simultaneously care for their parents and children, their roles as breadwinners or caregivers can be heavy. Still, many across generations willingly prioritize family over their own financial comfort, viewing this both as a serious commitment *and* a key motivator to take better care of themselves.



50%

of those who serve as breadwinners or caregivers say their role in the family impacts their overall health



45%

say supporting family impacts their mental health



43%

sacrifice personal financial goals for family



63%

take care of their health specifically FOR their family

*Sandwich Generation: Filipinos aged 30 years old and above who support both their parents and children physically, financially, and emotionally – *The Pinoy Sandwich Generation Toolkit*

*The Courage to Act:
How Filipinos
Across Generations
are Rethinking
Health for
Themselves and
Their Families*



KEY INSIGHT 3

The Courage to Act: *How Filipinos Across Generations are Rethinking Health for Themselves and Their Families*

*"A few weeks ago, na-hospital dad ko. Mas naging conscious din ako now na hindi pala healthy yung family ko... my older sister talks to us na magkakapatid to **start saving up for my parents – lalo na for health, kasi they're aging.**"*

*"One of the factors na **magpapa-panatag sa'kin... would be a backup plan.** And that's insurance."*

— Isaac R., Gen Z

*"My grandmother had a brain tumor years ago, after that, we're always on our toes. We're always... something will happen. **I'm doing something to prevent stress in the future.**"*

*"I'm insured, because it's also part of my self-care to get one. **I do not want to put my family or my loved ones in such a huge debt.**"*

— Gentle M., Millennial

*"When I got hospitalized, [that was] a wake-up call for me. **Mas naging conscious [ako] in terms of investing for insurance, investing for my future.**"*

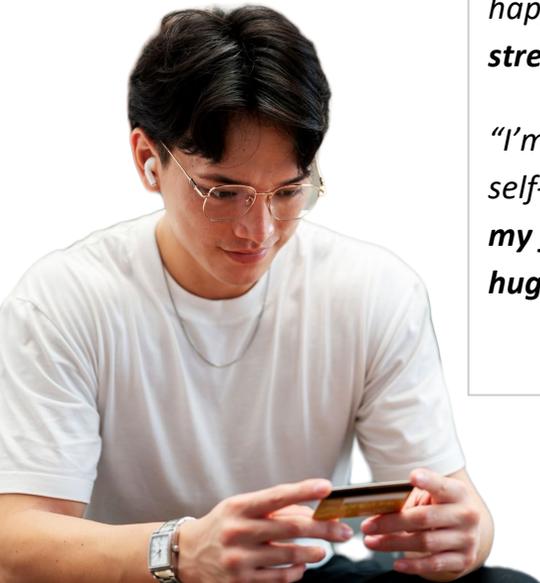
— Dennis S., Gen X

83%

are more proactive about health because of experiencing a crisis.

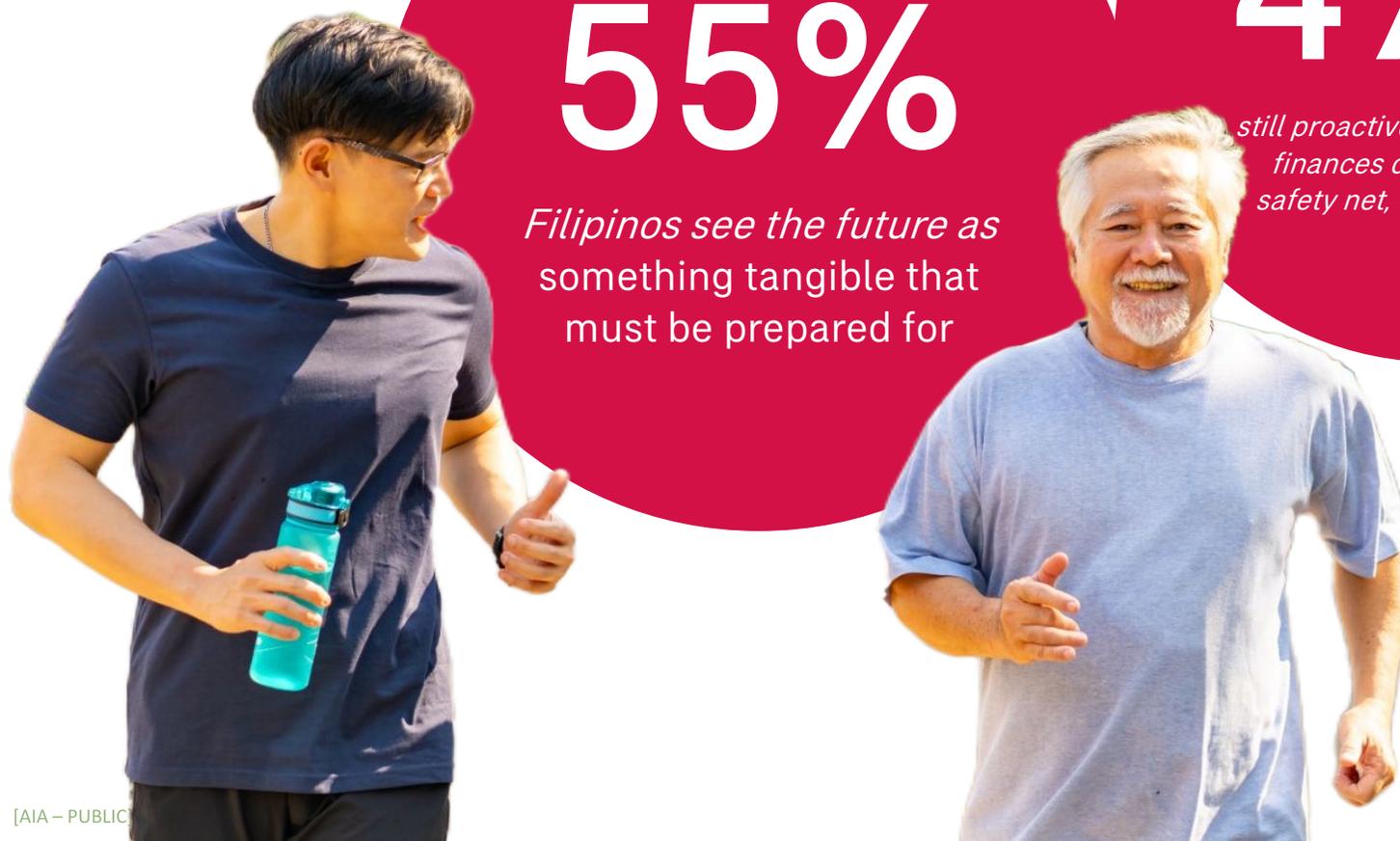
Proactive health means having long-term plans

Filipinos are rethinking their health from a matter of *fate* to mindful *care* at various stages of life. A growing health mindset shift is empowering them to prepare better so they continue being the support system their families can depend on.



KEY INSIGHT 3

The Courage to Act: *How Filipinos Across Generations are Rethinking Health for Themselves and Their Families*



55%

Filipinos see the future as something tangible that must be prepared for

47%

still proactive about health and finances despite having a safety net, like an HMO plan

42%

say they are likely to purchase insurance products in the next 12 months

**RETHINK
HEALTHY**

CONCLUSION and SUMMARY



Rethink Healthy: Shaping Filipino Health-Seeking Choices, from *Thinking to Doing*

1

Filipinos are reshaping the old “Bahala Na” mindset by choosing to understand their health and financial needs more deliberately and seeking tailored solutions so they can better prepare for the future.

2

As family is central to Filipinos’ health decisions, taking care of yourself is part of taking care of your family. When everyone stays healthy, everyone moves forward together.

3

Experiencing crisis — and the desire not to become a burden to the family — drives Filipinos to be proactive about their own health and finances. Acting early prevents heavier burdens later and gives families the confidence to make braver, healthier choices.





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