



Republic of the Philippines  
**PHILIPPINE HEALTH INSURANCE CORPORATION**  
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**PHILHEALTH CIRCULAR**

No. 22, s-2005

**TO : ORGANIZED GROUPS AND ALL CONCERNED**

**SUBJECT : Group Premium for Enrollment and Premium Remittance Through PhilHealth's Organized Groups Partners**

Pursuant to PhilHealth Board Resolution No. 719, s-2004, the second model of the partnership of PhilHealth with Organized Groups (OGs) in the informal sector is hereby implemented for pilot test for a minimum of one (1) year and may be extended by the Corporation if deemed necessary. The model shall be known as the "*Kalusugan ay Sigurado at Abot Kaya sa PhilHealth Insurance*" (KASAPI) Program. This will be piloted in the following regions:

	<u>Regions</u>
Luzon	- I, III and IVA
Visayas	- VIII, X and XI
Mindanao	- CARAGA

The KASAPI Program aims to –

- boost enrollment and sustain membership in the informal sector;
- implement an alternative payment scheme to encourage OGs to partner with PhilHealth;
- limit adverse selection;
- facilitate shift of some Sponsored Program members to paying informal sector members; and
- strengthen solidarity and risk sharing.

In order to achieve the aforesaid objectives, the organized groups shall be PhilHealth's partner in marketing social health insurance to the informal sector, membership registration, collection and monitoring and evaluation.

The advantages of the PhilHealth's KASAPI Program are the following:

1. It is not limited to cooperatives like the first model;
2. It will be offered to bigger OGs like micro finance institutions (MFIs) with at least 1,000 qualified OG members and a minimum of 70% of the qualified OG members as actual enrollees for group enrollment to qualify for premium group rate;
3. It will provide hospitalization and regular out-patient benefit packages to enrolled members; and
4. It will issue individual Membership Data Record (MDR) and PhilHealth Number Card (PNC) to ensure availment of benefits by the OG members with the OG to further provide each member proof of eligibility prior to availment.

The OGs that would express intent to partner with PhilHealth shall be subjected to an assessment/evaluation process based on operational, management and financial performance prior to the issuance of Certificate of Partnership and the signing of Memorandum of Agreement. The partnership shall be guided by the provisions of the Preliminary Guidelines of KASAPI Program. The corresponding implementing guidelines for this purpose shall be issued.

This Circular takes effect 15 days after publication.

*Lorna O. Fajardo*  
**LORNA O. FAJARDO**  
Officer-In-Charge  
Office of the President & CEO

Date Signed: 9/12/05

