## Philitectin Acivisory





No.07-01-2012

## DEFERMENT OF PREMIUM INCREASE FOR INDIVIDUALLY PAYING MEMBERS

The increase in premium contributions for Individually Paying Members (IPMs), has been **deferred from July 1 to October 1, 2012.** This includes those covered under the Kalusugang Segurado at Abot Kaya sa PhilHealth Insurance (KASAPI) Program and the group enrollment scheme.

This development was made to give IPMs enough time to prepare for the premium adjustment, and allow them to fulfill their obligations to the National Health Insurance Program.

To support members further and ensure continuity of protection, a **lock-in mechanism** has been introduced. The lock-in is a privilege granted to IPMs who would like to pay for their coverage until CY 2013 using the current rate of **P1,200** per year.

IPMs interested in this option may pay P1,800 on or before September 30, 2012 (valid from 3rd Quarter 2012 until 4th Quarter 2013). Payment transactions made at Local Health Insurance Offices may be accepted until the last working day of September 2012, while those made in accredited collecting institutions may be accepted until September 30, 2012. No additional premiums will be charged during the effective coverage.

IPMs who have paid P2,100.00 before June 30, 2012 (valid from 2rd Quarter 2012 until 4th Quarter 2013) shall remain locked-in and covered.

The deferment covers all IPMs, except self-employed professionals and other IPMs whose average gross monthly income is more than P25,000.00.

This advisory is based on PhilHealth Circular 032 s. 2012 which was published in the Manila Bulletin last Friday, June 29, 2012.

