



One-Time Waiver of Interest on Missed Employer Contributions

In line with the recent publication of PhilHealth Circular No. 2026-0001, PhilHealth announces the implementation of a one-time waiver of interest program designed to provide government and private employers a fair and reasonable opportunity to settle unpaid premium contributions accumulated over time, while strengthening PhilHealth's partnership with them to support sustained compliance going forward. This initiative recognizes that the high level of compounded interest, coupled with the economic challenges brought about by the COVID-19 pandemic, has made compliance difficult for many employers.

Under this program, employers with missed premium contributions covering the period July 2013 to December 2024 may settle their obligations within a dedicated one-year window, subject to the following settlement options:

1. Two percent (2%) interest rate for seven to twelve (7-12)-month payment arrangement;
2. One percent (1%) interest rate for two to six (2-6)-month payment arrangement; and,
3. Zero percent (0%) interest rate or full waiver of interest for one (1)-month payment arrangement.

Requirements:

1. Submission of all required documents;
2. Updating of Employee Masterlist; and,
3. Registration and assignment of all employees in the Yaman ng Kalusugan Program (YAKAP) & completion of First Patient Encounter (FPE).

The program offers flexibility through partial or full waiver of interest depending on the period of settlement, with the objective of easing the financial burden on employers while enabling PhilHealth to recover unpaid contributions critical to sustaining the National Health Insurance Program.

Employer requests to avail of the program shall be accepted until December 31, 2026 only. This is a time-bound, one-time initiative intended to encourage compliance and strengthen PhilHealth's capacity to deliver health benefits to the Filipino people.

For further inquiries, interested employers may coordinate with their assigned PhilHealth Accounts Information Management Specialist (PAIMS) or visit the nearest PhilHealth Local Health Insurance Office (LHIO).

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