

PHILIPPINE HEALTH INSURANCE CORPORATION

City State Centre Building
709 Shaw Blvd., Pasig City
Tel. No. 637-99-99

October 19, 2000

PHILHEALTH CIRCULAR

No. 033, s-2000
etc

TO : ALL INDIVIDUALLY-PAYING MEMBERS (*SSS self-employed, Voluntary and OFWs*), ACCREDITED COLLECTING BANKS, ACCREDITED HOSPITALS, REGIONAL HEALTH INSURANCE OFFICES AND ALL CONCERNED

SUBJECT : DEADLINE OF PAYMENTS/ POSTING AND APPLICATION OF CONTRIBUTIONS AND OTHER MATTERS CONCERNING INDIVIDUALLY-PAYING MEMBERS (IPMS) OF THE NATIONAL HEALTH INSURANCE PROGRAM (NHIP)

IN order to institute a more flexible payment scheme for individually paying members, please be informed that the deadline of payments has been moved to the last working day of the quarter being paid for. Thus, all payments within the quarter shall be applied on the same quarter within which the payment is made.

Moreover, the following guidelines shall be adopted and retroactively be applied to all payments made beyond the previously set deadline (*on or before the 10th day of the second month of the applicable quarter*) starting the second quarter of CY 2000.

1.0 DEADLINE FOR SEMI-ANNUAL AND ANNUAL PAYMENTS

For semi-annual or yearly payments, deadline of payment shall be on the last working day of the first (1st) quarter of the applicable semester or year, as the case may be. Posting of contributions shall be reckoned on the quarter the payments are made.

FOR QUARTERLY PAYMENTS:

EXAMPLE:

Date of Payment	:	January 1- March 31, 2000
Application of Payment	:	January - March 2000
Benefit Entitlement	:	April 1- June 30, 2000

FOR SEMI- ANNUAL PAYMENTS:

EXAMPLE:

Date of Payment : January 1- March 31, 2000
Application of Payment : January - June 2000
Benefit Entitlement : April 1- September 30, 2000

FOR ANNUAL PAYMENTS:

EXAMPLE:

Date of Payment : January 1- March 31, 2000
Application of Payment : January - December 2000
Benefit Entitlement : April 1, 2000- March 31, 2001

2.0 REQUIREMENTS BEFORE MAKING THE FIRST PAYMENT FOR NEW IPMs

Prior to payment of their initial contribution, new IPMs shall first register with the Corporation and wait for the issuance of their PhilHealth Identification Number (PIN).

3.0 MODE OF PAYMENT

IPMs shall have the option to pay on a quarterly, semi-annual or annual basis.

4.0 START OF ENTITLEMENT TO BENEFITS OF NEW IPMs AND IPMs WHOSE ELIGIBILITY TO AVAIL OF BENEFITS IS SUSPENDED

Newly registered IPMs or IPMs whose eligibility to avail of benefits is suspended shall be entitled to NHIP benefits starting on the first (1st) day of the month following the quarter the initial payment or repayment is made.

5.0 SUSPENSION AND REINSTATEMENT OF ELIGIBILITY TO AVAIL OF THE BENEFITS

IPMs who failed to pay premium contribution for a given period (*i.e., a quarter, semester or year*) shall have their eligibility to avail of benefits suspended equivalent to the number of missed/unpaid period. Suspension shall start on the quarter following the missed/unpaid period.

An IPM shall continue to be suspended until such time he has resumed his payment. Hence, his eligibility to avail of the benefits shall resume on the first day of the month following the quarter the repayment is made.

It will be a different case, however, if an IPM has established sufficient regularity of contributions (i.e., has paid nine (9) consecutive monthly contributions within the twelve (12) month-period), he shall be given a grace period of one (1) month to pay retroactively for the missed quarter only and shall not be suspended from availing of the benefits.

6.0 NO RETRO-ACTIVE PAYMENTS FOR IPMs

The Corporation shall retain the policy of NO RETROACTIVE PAYMENTS for IPMs on missed previous quarter/s except as provided in *paragraph three (3) of item 5.0*.

7.0 SUBMISSION OF CONTRIBUTION PAYMENT RETURN FORMS FOR IPMs (MI-5)

IPMs shall submit within five (5) days from their payment the second (2nd) copy (yellow) of the Contribution Payment Return Form for Individually-Paying Members (MI-5) to the Contributions Account Department for payors within the NCR or to their respective Regional Health Insurance Offices (RHIOs) for payors outside NCR. IPMs may also submit their reports through designated drop boxes nationwide.

8.0 REQUIREMENT IN THE AVAILMENT OF NHIP BENEFITS

To avail of NHIP benefits, IPMs shall be required to submit, as proof of payment and eligibility, a copy of receipt representing at least one (1) quarter contribution immediately prior to the quarter of availment.

The Corporation encourages **ANNUAL PAYMENTS** for IPMs to ensure on-time payments, efficient posting of contributions and for the convenience of members as well.

Please be guided accordingly.



ENRIQUE M. ZALAMEA
President and CEO

RTD/CareIPM Payments/00292k