



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
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PHILHEALTH CIRCULAR

No. 09, s-2001

TO : ALL INDIVIDUALLY-PAYING MEMBERS
 ACCREDITED COLLECTING BANKS (ACB),
 ACCREDITED HEALTH CARE PROVIDERS,
 REGIONAL HEALTH INSURANCE OFFICES
 (RHIO) 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 (IPMs), 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 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 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 : April 1 – June 30, 2000
 Application of Payment : April – June 2000
 Start of Benefit Entitlement : July 1, 2000

For semi- annual payments:

Example:

Date of Payment	:	April 1-- June 30, 2000
Application of Payment	:	April – September 2000
Start of Benefit Entitlement	:	July 1, 2000

For annual payments:

Example:

Date of Payment	:	April 1- June 30, 2000
Application of Payment	:	April 2000 – March 2001
Start of Benefit Entitlement	:	July 1, 2000

2.0 Requirements before making the first payment for new IPMs

Before 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 those whose eligibility to avail of the benefits is suspended

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

5.0 Suspension of eligibility

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

He 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 three consecutive quarterly contributions within one year or nine consecutive monthly contributions within the twelve month-period prior to the month of availment*), he shall be given a grace period of one month immediately after the missed quarter to retroactively settle his obligation. In such cases, he shall not be suspended in availing of the benefits.

Moreover, ACBs shall require from IPMs (*who missed a quarter payment*) to present receipts covering the immediate three quarters prior to the missed quarter as proof of sufficient regularity of contributions.

6.0 No retroactive payments

PhilHealth shall retain the policy of **no retroactive payments** on missed previous quarter/s except as provided for in *paragraph three (3) of item 5.0*.

7.0 Submission of Contribution Payment Return (MI-5) form

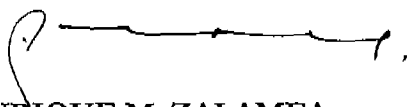
IPMs shall submit within five days from their payment the second copy (*yellow*) of the duly validated MI-5 to the Contribution Accounts Department, Citystate Centre Building, 709 Shaw Boulevard, Pasig City for payors within the National Capital Region (NCR) or to their respective RHIO for those outside the NCR. IPMs may also submit their reports through designated drop boxes located at selected ACBs nationwide.

8.0 Requirements in the availment of Medicare benefits

To avail of the benefits, IPMs shall be required to submit, as proof of payment and eligibility, a copy of duly validated MI-5 representing at least one quarter contribution immediately prior to the quarter of availment.

Furthermore, PhilHealth encourages **annual payments** to avoid delays, ensure efficient posting of contributions and for the convenience of IPMs as well.

This issuance supersedes PhilHealth Circular No. 033, series of 2000 dated October 19, 2000. Please be guided accordingly.


ENRIQUE M. ZALAMEA
President and CEO