



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
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28 September 2009

PHILHEALTH CIRCULAR

No. 42, 2009

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To: All Accredited Institutional Health Care Providers, All Members of the National Health Insurance Program (NHIP), All PhilHealth Offices and All Others Concerned

Subject: Revised Provisions for the Recovery and Disposition of Unclaimed Refunds from Accredited Institutional Health Care Providers (IHCPs)

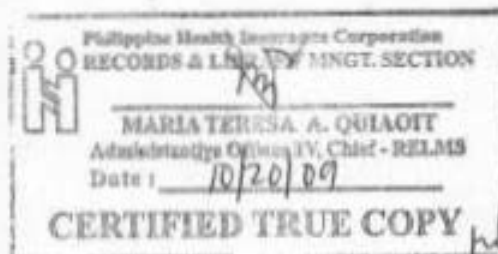
Pursuant to PhilHealth Board Resolution No. 1253, s2009 on unclaimed refund and to ensure that benefits provided for by the National Health Insurance Program (NHIP) are given to the rightful beneficiaries, the following revised provisions are hereby issued to facilitate operational efficiency in the recovery and disposition of the said refunds.

Unclaimed refund (UR) represents the difference between the amount PhilHealth paid as claimed by the accredited IHCP and the actual amount deducted by the said institution from the members as benefit upon discharge. This difference should be returned to respective members as refund. However, a lot has accumulated with the accredited institutions as unclaimed.

A. General Provisions

1. A Financial Statement (FS) as of 2008 and a duly notarized Report on Unclaimed Refund (RUR) from 1995 to 2008 shall be submitted by all currently and previously accredited IHCPs. Thereafter, all currently accredited IHCPs are required to submit the FS annually and the RUR as prescribed.
2. The FS as of 2008 and the RUR from 1995 to 2008 shall be submitted within ninety calendar days after the effectivity of this Circular. If the last calendar day for submission falls on a Saturday, Sunday or holiday, the submission shall be on the next working day.
3. The RUR shall be submitted in hard copy using the prescribed form (*Annex A*).
4. The FS and RUR are no longer required in the application for accreditation.
5. PhilHealth shall only accept the unclaimed refunds from IHCPs once the Billing Statements are issued.

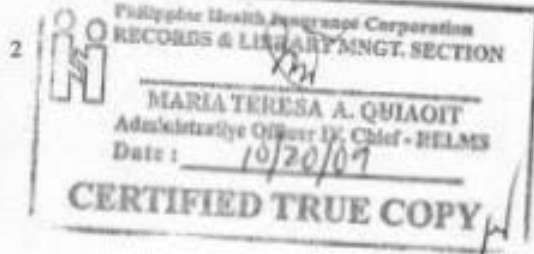
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Operative Committee



6. IHCPs may request for installment payment in returning the accumulated refunds subject to the following conditions:
 - 6.1 The total amount of unclaimed refund that is being requested to be paid on installment basis is more than P1, 000,000.00. Installment will not be allowed for P1,000,000.00 or less.
 - 6.2 The IHCP should submit a written request addressed to the Internal Legal Department (ILD) within ten (10) calendar days from receipt of the demand letter. ILD shall submit its recommendation to the President & CEO within five (5) working days upon receipt of the request.
 - 6.3 ILD shall send an approval letter to the IHCP concern stating therein the schedule of installment payments to be fully paid within a maximum of six months. If request is not granted, ILD shall likewise inform the requesting IHCP of the denial. ILD should furnished PhROs with copies of approval or denial letters, as the case maybe which were sent to IHCPs under their respective jurisdiction.
 - 6.4 For each installment payment, the IHCP should submit the list of member-claimants with corresponding payment.
 - 6.5 Only the names of members in the list as validated will be published and processed for payment and so on.
 - 6.6 Previous arrangements for payment as approved by the Corporation shall not be deemed to have been revoked/modified.
7. The principle of portability shall be implemented for unclaimed refunds which were returned by accredited IHCPs to the Corporation. This means that members can claim the refund due them in any PhilHealth office that is nearest and most convenient to them.

B. Specific Provisions

1. All accredited IHCPs who have already been reimbursed of NHIP benefit claims made on the patient-member's accounts are required to return to the member-claimant the difference thereof within sixty (60) calendar days from receipt of such refund from PhilHealth.
2. In case the accredited IHCP fails to return to the claimant the difference or the total benefits received from PhilHealth, or in instances when the member-claimant or his/her representative fails to claim such difference or total refund within the sixty (60) day period stated above, the accredited IHCP shall return the same to the Corporation within thirty (30) calendar days without any need for a demand.
3. All accredited IHCPs are required to maintain a "PhilHealth Ledger". They are also required to record the unclaimed refunds due to members as "Trust Liabilities" in their "Book of Accounts" and such records shall be made available during IHCP inspections as stipulated in the "Warranties of Accreditation", to wit:



"Sooc That it shall cooperate in the inspection/visitation/investigation by making ready and available all IHCP records (medical and financial) and other pertinent documents. sooc"

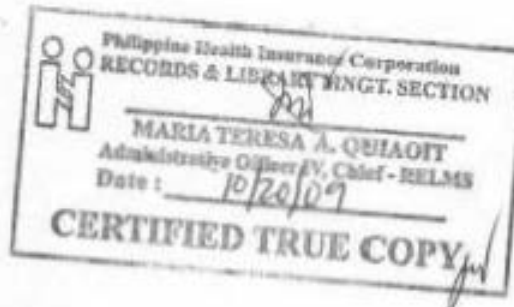
4. Members shall claim their refund from PhilHealth within two years from date of publication. After the two year has lapsed, the fund will be reverted back to the Corporation's mother account.
5. All refunds in the hands of accredited IHCPs which have accumulated since the effectivity of RA 7875 (or on March 4, 1995) are covered by this policy. Hence, any violation of this Rule shall constitute an offense under Provider Assessment Monitoring System (PAMS) and/or Breach of Warranties of Accreditation which is a ground for the imposition of fine and suspension or revocation of accreditation, or both, against the erring institutional health care provider without prejudice to the filing of the appropriate civil cases before the regular courts and/or criminal complaint before the Office of the Provincial/City Prosecutor in accordance with Section 44 of RA 7875 as amended and in relation to Sections 149 (b) and 151 of the 2004 IRR of the NHI Act of 1995.

PhilHealth shall issue appropriate guidelines for the operational implementation of the above-stated provisions.

All issuances inconsistent herewith are hereby repealed accordingly. This shall be effective fifteen (15) days after publication to Official Gazette or to a newspaper with general circulation.

Dr. Rey B. Aquino
President and CEO

Date Signed: 19 Oct. 09



**Report on Unclaimed Refunds (RUR)
For the Period _____**

Name of Hospital: _____

Address: _____

Name of Member (a)	Name of Patient (b)	Confinement Date/ Period (c)		Amount Reimbursed by PhilHealth (d)	Amount Deducted from Member/Patient (e)	Amount to be Refunded (f=d-e)
		Admission Date	Discharge Date			

Certified Correct by:

Head of Accounting Unit/Section