



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
City State Centre 709 Shaw Boulevard, Pasig City
Healthline 637-9999 www.philhealth.gov.ph



PHILHEALTH CIRCULAR

No. 08, s-2009
Day

TO : ALL INTERESTED BANKS, NON-BANK FINANCIAL INSTITUTIONS AND OTHER ENTITIES LIKE REMITTANCE CENTERS, BILLS PAYMENT CENTERS, PAWNSHOPS, TELECOMMUNICATION COMPANIES, ORGANIZED GROUPS AND SIMILAR ENTERPRISES

SUBJECT : New Guidelines for Accrediting Collecting Agents for the Collection of PhilHealth Premium Contributions

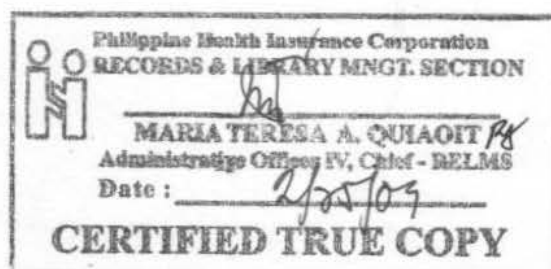
I. RATIONALE

The Philippine Health Insurance Corporation (PhilHealth), as the administrator of the National Health Insurance Program (NHIP) pursuant to R.A. 7875, is tasked with the collection of premium payments from its members in order to maintain the sustainability of the NHIP. To accomplish this function with maximum efficiency and convenience to the general public, it is necessary to appoint agents to whom the function of collecting premium payments may be delegated. These collecting agents must be capable, accessible and dependable outlet for premium payments, hence the need for accreditation.

In contrast to typical government procurement in which there are several methods such as bidding, negotiated purchase, local shopping, or emergency purchase and the contract is awarded to a single proponent, accreditation of collecting agents allows the participation of more proponents for increased public accessibility. All proponents that meet the qualifications and other requirements as described further in this circular may be accredited as collecting agents or tapped for other services as well.

II. COVERAGE

Private and government establishments such as banks, non-bank financial institutions and other entities like remittance centers, bills payment centers, pawnshops, telecommunication companies, organized groups and similar business enterprises may be accredited as PhilHealth Collecting Agent for premium collection.





The aforementioned establishments are classified as follows:

A. CATEGORY

<p>I. Local Collection</p> <p>A.1 Private</p> <p style="padding-left: 20px;">A.1.1 Banks</p> <p style="padding-left: 40px;">A.1.1.a. Large Banks (universal and commercial)</p> <p style="padding-left: 40px;">A.1.1.b. Medium/Small Banks (thrift, rural and cooperative banks)</p> <p style="padding-left: 20px;">A.1.2 Non-Banks</p> <p style="padding-left: 40px;">A.1.2.a. Remittance Centers</p> <p style="padding-left: 40px;">A.1.2.b. Bills Payment Centers</p> <p style="padding-left: 40px;">A.1.2.c. Pawnshops</p> <p style="padding-left: 40px;">A.1.2.d. Telecommunication Companies</p> <p style="padding-left: 40px;">A.1.2.e. Organized Groups (cooperatives, associations, operators)</p> <p style="padding-left: 40px;">A.1.2.f. Similar Enterprises</p> <p>A.2 Government</p> <p style="padding-left: 20px;">A.2.1 Banks</p> <p style="padding-left: 20px;">A.2.2 Agencies</p>	<p>II. Overseas Collection</p> <p>B.1 Private</p> <p style="padding-left: 20px;">B.1.1 Banks</p> <p style="padding-left: 40px;">B.1.1.a. Large Banks (universal and commercial)</p> <p style="padding-left: 20px;">B.1.2 Non-Banks</p> <p style="padding-left: 40px;">B.1.2.a. Remittance Centers</p> <p style="padding-left: 40px;">B.1.2.b. Telecommunication Companies</p> <p style="padding-left: 40px;">B.1.2.c. Similar Enterprises</p> <p>B.2 Government</p> <p style="padding-left: 20px;">B.2.1 Banks</p> <p style="padding-left: 20px;">B.2.2 Agencies</p>
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B. DESCRIPTION /SCOPE OF SERVICE

SCOPE OF SERVICE	DESCRIPTION	LOCAL COLLECTION	OVERSEAS COLLECTION
a. Manual Collecting Agent	employs manual over-the-counter collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes diskette in the submission of textfile report	√	X
b. Semi-Automated Collecting Agent	employs manual over-the-counter collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes File Transfer Protocol (FTP)/email in the submission of textfile report	√	√

Philippine Health Insurance Corporation
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MARIA TERESA A. CULAGIT *MC*
 Administrative Officer IV, Civil - BELMIS

Date: 2/5/09

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SCOPE OF SERVICE	DESCRIPTION	LOCAL COLLECTION	OVERSEAS COLLECTION
c. Fully Automated Collecting Agent	offers on-line collection system either through web based/automated tellering machine, mobile phone or other electronic means of payment and generation of electronic receipt, and utilizes File Transfer Protocol (FTP)/email/web-based facility in the submission of textfile report	√	√

III. MINIMUM DOCUMENTARY REQUIREMENTS

Submission of the following minimum documentary requirements is deemed necessary:

1. Letter of Intent
2. Audited Financial Statements for the last three (3) years prior to the application;
3. List of branches, tie-ups and addresses (both local and overseas);
4. List of Officials and Designations;
5. Articles of Incorporation/Certificate from SEC, NTC or CDA, as applicable;
6. Sworn Statement by the applicant in compliance to Labor Laws (PhilHealth, SSS, BIR)
7. Sample Collection and Remittance Agreement

Additional requirements may be required after the initial evaluation based on the category of each applicant collecting agent.

IV. PROCESSING OF ACCREDITATION AND ADMINISTRATIVE CHARGES

To ensure compliance by accredited agents to PhilHealth's policies and standards, new applicants are required to pay an administrative charge. Existing accredited collecting agents shall likewise be subjected to the requirements & standards set forth in the Manual of Accreditation. All accredited agents shall pay the administrative charge upon approval of initial accreditation or renewal in accordance with the table below.

Particulars	Banks			
	Rural	Thrift	Commercial	Universal
Initial accreditation	20,000.00	30,000.00	40,000.00	50,000.00
Renewal	30,000.00	40,000.00	50,000.00	60,000.00

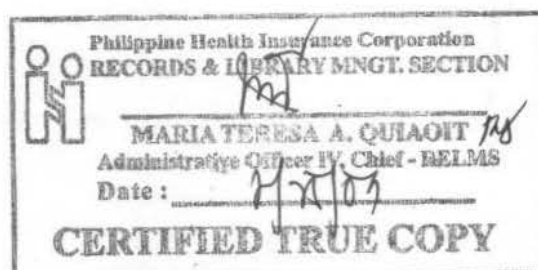




Particulars	Non-Banks				
	Pawnshops	Remittance Centers	Bills Payment Centers	Telecommunication Companies	Organized Groups
Initial accreditation	30,000.00	50,000.00	40,000.00	50,000.00	10,000.00
Renewal	40,000.00	60,000.00	50,000.00	60,000.00	20,000.00

V. APPLICATION PROCEDURES

1. Interested applicants may apply in writing to the President and CEO outlining therein a brief description of their collection procedures. Applicants with head offices located in the regions may send their application to the nearest PhilHealth Regional Office (see Annex A);
2. Any application with incomplete minimum documentary requirements shall not be evaluated and immediately returned to the applicant;
3. The applicant shall be duly notified of its eligibility and if necessary, it shall be required to present its collection system and other details of the proposal to the PhilHealth Collecting Agents Accreditation Committee (PCA AccreCom);
4. Qualified applicants shall be required to submit a correct sample textfile report based on the required technical formats;
5. The PCA AccreCom shall process, review and recommend to the President and CEO the approval/denial of application for accreditation;
 - 5.1 The PCA AccreCom's Secretariat shall advise the applicant on the result of their application;
 - 5.2 If approved, a pro-forma Collection and Remittance Agreement (CRA) shall be provided to the new Accredited Collecting Agent (ACA) for review and acceptance of the terms of agreement;
 - 5.3 The new ACA shall return the signed CRA to PhilHealth for signature of the President and CEO;
6. Prior to actual collection of PhilHealth Premium contributions, the new ACA shall undergo an orientation on the policies and procedures regarding PhilHealth premium collection and remittance including preparation of reports. A Certificate of Accreditation shall then be issued to the new ACA which shall be effective for a period of three years; and
7. PhilHealth, through its Public Affairs Department, shall announce the selection or accreditation of the new ACA thru its website and such other medium of information.






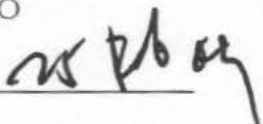
VI. APPLICABILITY OF PHILHEALTH RULES AND REGULATIONS

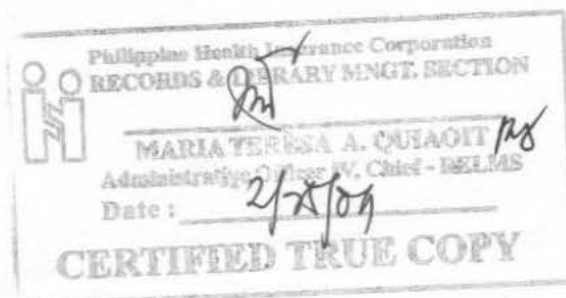
The terms and conditions set forth in the Collection and Remittance Agreement shall be subject to any relevant rule or regulation issued by PhilHealth upon prior notice to the accredited collecting agent.

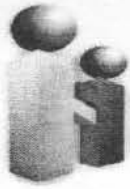
VII. EFFECTIVITY

These guidelines shall take effect immediately.


DR. REY B. AQUINO
President and CEO

Date signed: _____






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ANNEX A

PHILHEALTH REGIONAL OFFICES	DESIGNATED OFFICERS / ADDRESS	DIRECT LINE
NCR	Rodolfo M. Balog Vice President Citystate Center Bldg., 709 Shaw Blvd., Oranbo Pasig City	(02)635-6329
I	Leo Douglas V. Cardona Jr., M.D Regional Vice President Esperacion Bldg. II, 23 M.H. Del Pilar St., Dagupan City, Pangasinan	(075) 522-9691
II	Oscar B. Abadu, Jr. Regional Vice President The Builders Place, Del Rosario St., Tuguegarao City	(078) 846-1111
III	Tito M. Mendiola First Vice President PhilHealth Bldg., Lazatin Blvd., San Agustin, City of San Fernando, Pampanga	(045) 961-4175
IV-A	Edwin M. Oriña Regional Vice President AMCJ Bldg., Diversion Road, Brgy Bocohan, Lucena City	(042) 373-6936 (042) 373-7056 373-7598
IV-B	Johann Paolo C.Perez Regional Vice President Progressive Sales & Development Corp. Bldg., #89 P Burgos cor. Alegre St., Batangas City	(043) 723-8822 (043) 723-8820
V	Orlando Iñigo Jr. Regional Vice President ANST 3 Bldg., Alternate Road, Legaspi City	(052) 481-5598 (052) 820-3899
VI	Alberto C. Manduriao Regional Vice President #15 Majestic Bldg., De Leon St., Iloilo City	(033) 329-7749 (033) 329-0305



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VII	William O. Chavez Regional Vice President	(032) 233-7407
	8th Flr., Golden Peak Tower, Gorordo Ave., cor. Escario St., Cebu City 6000	(032) 233-3281 233-7521
VIII	Elizabeth S. Fernandez M.D. Regional Vice President	(053) 523-8283
	3/F Uytingkoc Bldg., Avenida Veteranos, Tacloban City	
IX	Romeo D. Alberto Regional Vice President	(062) 992-2739
	BGIDC Corporate Center, Gov., Lim Ave., Zamboanga City	
X	Masiding M. Alonto Jr. Regional Vice President	(088) 856-8355
	2 nd , 5 th & 6 th Flrs. Trinidad Bldg., Yacapin Sts., Cor. Corrales Ave., Cagayan de Oro City	
XI	Dennis B. Adre Regional Vice President	(082) 296-2265
	RC Reyes Bldg., Quimpo Blvd., Ecoland, Matina City	
XII	Ramon F. Aristoza Jr. Regional Vice President	(083) 228-5277
	Plaza del Español Bldg., cor. Posadas and Abad Santos Sts., Koronodal City	
CAR	Elvira C. Ver Regional Vice President	(075) 522-9691
	SSS Bldg., Harrison Rd., Baguio City	
CARAGA	Johnny Y. Sychua Regional Vice President	(083) 341-2689
	Lynzee's Bldg., No. 766 J. Rosales Ave., Butuan City	
ARMM	Khaliquazzaman M. Macabato Regional Vice President	(063) 351-6501
	3rd Flr., Al-bani Bldg., Osmeña St., Marawi City	