



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION

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PHILHEALTH CIRCULAR

No. 25, s. 2010
Day

FOR : ALL PHILHEALTH MEMBERS AND DEPENDENTS, EMPLOYERS, PHILHEALTH OFFICES AND ALL OTHERS CONCERNED

SUBJECT : Nine (9) Months Contribution as a Requirement for Benefit Availment

Consistent with Republic Act 7875 as amended by Republic Act 9241 (National Health Insurance Act) and its Implementing Rules and Regulations concerning the requirement for benefit availment, to wit;

“Section 42. Entitlement to Benefits – A member whose premium contributions for at least three (3) months have been paid within the six (6) months prior to the first day of his or his dependents’ availment, shall be entitled to the benefits of the Program: *Provided*, that such member can show that he contributed thereto with sufficient regularity, as evidenced in their health insurance ID card: and *Provided further*, that he is not currently subject to legal penalties as provided for in...this Act.”

And in,

“Title II- Definition of Terms of the RIRR – Sufficient Regularity of Premium Contribution- the Payment of premium contribution of at least nine (9) months within twelve-month period immediately prior to the month of availment.”

the Corporation shall now require NINE (9) MONTHS OF CONTRIBUTION within 12 (twelve) months prior to the month of availment for all confinements including availment of outpatient benefit.

This requirement is based on the following conditions as stated above:

1. Three (3) months within six (6) months paid premium contributions prior to the first day of his or his’ dependents’ availment, and
2. Sufficient regularity of premium contribution and
3. No legal penalties as defined in RA 7875 amended by RA 9241.



To illustrate:

Example: A patient to be confined on March 15 – 16, 2011.

- A. For condition 1 – Paid premium contributions of three (3) months from September 2010 – February 2011.

CY 2010							CY 2011							
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	
				3 months premium contribution within 6 months prior to March 2011 (month of availment)										

Premium contribution shall be paid prior to confinement, thus, the reckoning date of payment contribution shall be the date of the last day prior to confinement. Any contribution payment paid within the confinement, allowed under previously defined policies (i.e., PhilHealth Circular Nos. 24 s-2003, 14 s-2004 and 7 s-2006), shall no longer be considered for the present confinement but for future/prospective ones.

Example: A patient to be confined on March 15 – 16, 2011.

a. Premium payment for January – March 2011 made on March 14, 2011 shall be considered:

March 2011																						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
													✓									

b. Premium payment for January – March 2011 made on March 15, 2011 and thereafter shall no longer be considered for the confinement but may be considered for future confinements.

March 2011																						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
														x	x	x	x	x	x	x	x	X

B. For condition 2 (Sufficient Regularity) – Paid contributions of nine (9) months from March 2010 – February 2011

CY 2010											CY 2011		
Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
9 months paid premium contribution within the immediate 12 months preceding March 2011 (month of availment)													

Thus, for a confinement in March 15-16, 2011, the requirement shall be 9 months paid premium contribution from March 2010- February 2011. If in case February contribution is included in the 9 month requirement and is still unpaid, this shall be paid until the last day prior to confinement/availment, March 14, 2011. Payment made during or after the confinement shall no longer be considered for the present confinement but for future/prospective ones.

This requirement shall be for all types of members except those under the Sponsored Program, Lifetime (Non-Paying) Program and the Overseas Workers Program (OWP).

This policy shall be effective for all reimbursements with admission/treatment (out-patient) date starting July 1, 2011.

All other provisions inconsistent herewith are hereby repealed/amended accordingly.

DR. REY B. AQUINO
 President and CEO
 Date signed: 08 Sept 10

