



Republic of the Philippines  
**PHILIPPINE HEALTH INSURANCE CORPORATION**

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22 March 2011

**PHILHEALTH CIRCULAR**

No. 06, s. 2011

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**TO :** ALL PROFESSIONAL HEALTH CARE PROVIDERS,  
PHILHEALTH REGIONAL OFFICES, SERVICE  
OFFICES AND ALL OTHERS CONCERNED

**SUBJECT :** Payment of Premium Contributions of Accredited  
Professional Health Care Providers (PHCPs) who are  
Categorized as Individually Paying Members

**I. RATIONALE**

Under the Implementing Rules and Regulations of the National Health Insurance Act (R.A. 7875) as amended by R.A. 9241, Section 60. Specific Accreditation Requirements and Conditions for Physicians, Section 61. Specific Accreditation Requirements and Conditions for Health Care Professionals, Item b states that *"they must be PhilHealth members with qualifying premium contributions."*

In 2008, PhilHealth Circ 17 s. 2008 was issued requiring professional health care providers (PHCPs) categorized as individually paying members to pay the full amount equivalent to the validity of their accreditation period upon application for accreditation.

PhilHealth Circ. 24 s. 2010 re: Implementation of the New Premium Contribution of Self-employed Professionals/Individuals under the Individually Paying Program reiterates that *"All members of the National Health Insurance Program (NHIP) shall contribute to the Fund, in accordance with a reasonable, equitable and progressive contribution schedule."* thereby adjusting the amount of premium contributions.

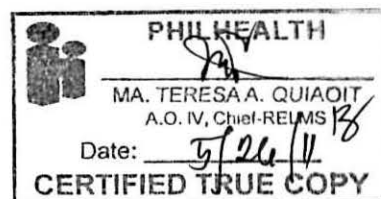
To ensure that premium contributions are duly paid during the entire validity of their accreditation, this Circular is hereby issued to provide options to PHCPs on how they will pay their premium contributions.

**II. Payment Schemes:**

PHCPs may avail of any of the following premium payment options:

1. Full payment

Upon submission of application for accreditation, the PHCP shall pay the amount equivalent to premium contributions for 3 years or less, depending on the validity of accreditation applied for.



2. Partial payment

Upon submission of application for accreditation, the PHCP shall pay the amount of premium contributions equivalent to the applicable quarters of the current year. Subsequent premiums shall be paid not later than March 31 of the succeeding years of accreditation with the option to pay at least one (1) year's amount of premium contributions or pay the balance of the amount equivalent for his current accreditation on the 2<sup>nd</sup> or 3<sup>rd</sup> year. The total amount of premium contributions shall be paid up to a maximum of three (3) installments only.

	When	Amount
1 <sup>st</sup> payment	Upon submission of application	Equivalent to premium contributions from date when application for accreditation is applicable up to December of the current year
2 <sup>nd</sup> and 3 <sup>rd</sup> payment	January 1 until March 31 of the succeeding years of accreditation	1 or more year(s) worth of premium contributions

Example: Validity of accreditation is from March 21, 2011 to March 20, 2014

	Months Covered	Remarks
1 <sup>st</sup> payment	January to December 2011	12 months premium contribution because the minimum mode of payment for IPP is quarterly or 3 months; due upon application
2 <sup>nd</sup> payment	January to December 2012	12 months; due not later than March 31, 2012
3 <sup>rd</sup> payment	January to December 2013, January to March 2014	15 months; due not later than March 31, 2013

III. Non-payment of premium contributions

Each missed full or partial annual payment during the period of accreditation shall be counted as one (1) violation in reference to the PhilHealth Circular 10, s. 2008 (Grounds for Non-renewal of Accreditation/Non-Granting of Re-accreditation as a Result of Performance Monitoring of Health Care Providers), which shall be considered in their application for subsequent accreditation.

IV. Exclusion to the payment of increase in premium contributions

PHCPs whose average monthly family income in the last 12 months is P 25,000.00/month or less shall continue to pay P 1,200.00 per year (equivalent to P 300/quarter). This shall be supported by their latest Income Tax Return (ITR) or the Community Tax Certificate (CTC)




for the current year. However, if at any point in time, based on the PHIC claims data, the PHCP's monthly income is more than P25,000.00/month for 12 months, the PHCP shall pay the appropriate premium contributions as stated in PhilHealth Circ. 24 s. 2010 on the remaining applicable period of accreditation.

Currently accredited professionals who are no longer formally employed shall continue paying their premium contributions as individually paying members.

All other issuances and guidelines that are inconsistent with this circular are hereby amended and/or repealed accordingly.

This circular shall take effect fifteen (15) days from publication in the official gazette or any newspaper of general circulation.

  
**DR. REY B. AQUINO**  
President and CEO

