



**PHILHEALTH CIRCULAR**

No. 047, s. 2012

**TO :** ALL MEMBERS UNDER THE INDIVIDUALLY PAYING PROGRAM, ACCREDITED HEALTH CARE PROVIDERS, ACCREDITED COLLECTING AGENTS, PHILHEALTH OFFICES AND ALL CONCERNED

**SUBJECT :** Extension of the deferment of Premium Increase for the Individually Paying Program (IPP)

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**I. RATIONALE**

PhilHealth Circular No. 32, series of 2012 declared the deferment of the premium increase for the Individually Paying Members (IPMs) from July 1, 2012 to October 1, 2012. This was an inevitable response to the appeal of the informal sector groups for further consultation and consideration of the plight of our low income members who are requesting for adequate time to adjust to the required premium increments. A series of dialogues have been conducted with various informal sector groups and relevant national government agencies from July to September 2012 to pursue consultative efforts and provide opportunities for collaboration.

However, in the light of the recent monsoon that further devastated the economic conditions of the low earning informal workers most critically in the National Capital Region and other provinces in Luzon which, likewise, hampered ongoing engagements the PhilHealth Board approved further deferment of the IPP premium increase from October 1, 2012 to January 1, 2013.

**II. APPLICABLE PREMIUM RATE**

Premium rate for IPMs shall remain at One Thousand Two Hundred Pesos (PhP 1,200.00)/year until December 31, 2013 *provided* full payment is made on or before December 31, 2012. As a general rule, computation for a missed period shall be based on the premium rate of the applicable quarter.

**III. EFFECTIVITY**

In view of its urgent nature and due to time constraint, this Circular shall take effect immediately. All issuances that are inconsistent with the provisions of this Circular are deemed superseded.

FOR STRICT AND IMMEDIATE IMPLEMENTATION.

**DR. EDUARDO P. BANZON**  
President and CEO

9/20/12

