



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION

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PHILHEALTH CIRCULAR

No. 0012, s. 2013

TO : ALL PHILHEALTH REGIONAL/BRANCH, LOCAL HEALTH INSURANCE OFFICES, ACCREDITED HEALTH CARE PROVIDERS AND ALL CONCERNED

SUBJECT : REITERATION OF GUIDELINES FOR INDIVIDUALLY PAYING PROGRAM (IPP) COVERAGE RELATIVE TO PHILHEALTH ADVISORY ON DEFERMENT OF INDIVIDUAL POLICY CONTRACT (IPC) ISSUANCE

I. RATIONALE AND OBJECTIVE

PhilHealth Advisory No. 03-04-2012 announced the deferment of Individual Policy Contract (IPC) issuance in response to the need for further program enhancements. As such, not all Individually Paying Members (IPMs) have been issued the IPC. In order to guide the frontline offices and avoid confusion in operational approach brought about by new policy developments, the following guidelines are hereby reiterated for uniform implementation.

II. COVERAGE

This Circular applies to the Individually Paying Members of the National Health Insurance Program (NHIP). Excluded are active IPMs under the iGroup Program.

III. IMPLEMENTING GUIDELINES

A. Premium Rate


Per PhilHealth Circular No. 57, series of 2012, calendar year 2013 annual premium rate for all IPMs earning Twenty-Five Thousand Pesos and below monthly shall be at One Thousand Eight Hundred Pesos (PhP 1,800). Beginning January 1, 2014, the new premium rate of Two Thousand Four Hundred Pesos (PhP 2,400) per annum shall be required while premium rate for self-employed professionals and IPMs earning more than Twenty-five Thousand Pesos per month remains at Three Thousand Six Hundred (Php 3,600) per annum.

Exclusion to the new premium rate rule are all IPMs covered under the May-June 2012 2-year lock-in promo per PC 20, series of 2012. The old rate computation or One Thousand Two Hundred pesos per annum shall be the applicable basis for their second year premium.



B. Varying application for IPC holders and non-IPC holders

Policy Application	IPC Holder	Non-IPC Holder												
Mode of payment	Monthly, Quarterly, Semi-annual, Annual	Quarterly, Semi-annual, Annual												
Deadline of payment	PC 61, s. of 2012 Prior to the applicable period	Quarterly: Last working day of the quarter being paid for Semi-Annual: Last working day of the first quarter of the semester being paid for Annual: Last working day of the first quarter of the year being paid for												
Penalty	None	None												
Premium requirement	<table border="1"> <thead> <tr> <th>Valid Years</th> <th>Option 1</th> <th>Option 2</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Full payment at P1,800/annum multiplied by the number of years fully paid (max 3 years)</td> <td>Remaining 9 months of CY 2013 computed under the P1,800 premium rate</td> </tr> <tr> <td>2</td> <td>Or Full payment of P3,600/annum multiplied by the number of years fully paid for Professional IPMs and those earning more than PhP 25,000 per month (max 3 years)</td> <td>Remaining 6 months of CY 2013 computed under the P 1,800 premium rate. Remaining CY 2014 computed under the P2,400/an new premium rate</td> </tr> <tr> <td>3</td> <td></td> <td>Remaining CY 2014 and CY 2015 computed under P2,400 premium rate per annum</td> </tr> </tbody> </table>	Valid Years	Option 1	Option 2	1	Full payment at P1,800/annum multiplied by the number of years fully paid (max 3 years)	Remaining 9 months of CY 2013 computed under the P1,800 premium rate	2	Or Full payment of P3,600/annum multiplied by the number of years fully paid for Professional IPMs and those earning more than PhP 25,000 per month (max 3 years)	Remaining 6 months of CY 2013 computed under the P 1,800 premium rate. Remaining CY 2014 computed under the P2,400/an new premium rate	3		Remaining CY 2014 and CY 2015 computed under P2,400 premium rate per annum	<ol style="list-style-type: none"> 1. PhP 1,800/annum computation for CY 2013 for IPMs earning PhP 25,000 and below per month. 2. PhP 3,600/annum computation for CY 2013 and onwards for IPM-Professionals and those earning more than Twenty-Five Thousand Pesos per month 3. PhP 2,400/annum computation for CY 2014 and onwards for IPMs earning P25,000/month or below
Valid Years	Option 1	Option 2												
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3		Remaining CY 2014 and CY 2015 computed under P2,400 premium rate per annum												
Advance Payment	For IPMs with 1 year IPC validity, CY 2014 shall be computed under the PhP 2,400/annum	Advance payments applicable for CY 2014 and onwards shall be allowed and shall be computed based on the PhP 2,400/annum.												
	For IPMs with 2 or 3 years IPC validity premium computation shall be based on the current year applicable rate. E.g. If IPM (2-yr IPC) pays the CY 2014 premium in CY 2013, it shall be computed under the PhP 1,800 rate. IPM with 3-yr IPC may also pay CY 2014 and 2015 computed under the P1,800 premium/annum if paid in CY 2013.	The P1,800 premium computation shall apply for CY 2013 only.												

PH HEALTH

 MA. TERESA A. QUIAOIT
 A.O. IV, CHIEF RELMS
 Date: 6/4/13
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C. **Benefits Availment**

- i. IPC holders shall enjoy the 3/6 minimum eligibility requirement in all types of confinements except for Case Type Z as provided by PC 61, series of 2012.
- ii. IPC holders of 3-year validity contracts shall continue to enjoy automatic availment of Case Type Z.
- iii. Case Type Z eligibility requirements for non-holders of 3-year IPC shall be based on new policies to be issued applicable to IPMs.
- iv. IPC holders may present their IPC and PhilHealth Official Receipt, *if applicable*, or the enhanced MDR reflecting Policy Validity period and applicable premium payments to cover minimum eligibility requirements.
- v. All PhilHealth Offices and accredited health care providers shall ensure non-disruption of benefits eligibility of IPC holders according to the policies provided under PC 61, s. of 2012.

D. **IPC holders paying at Accredited Collecting Agents (ACAs)**

- i. Only IPMs presenting an IPC or registered in the IPC module shall be allowed the monthly premium remittance. Non-IPC holders' premium schedule shall be maintained as stated in III.B.
- ii. IPMs shall be advised by frontline offices to present their IPC when transacting with ACAs.

IV. **EFFECTIVITY**

This Circular shall take effect immediately.

All issuances that are inconsistent with the provisions of this Circular are deemed superseded.



ENRIQUE T. ONA
Secretary of Health/Chairman of the Board and
OIC-President and Chief Executive Officer

Date: 6/3/2013

