



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
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Healthline 441-7444 www.philhealth.gov.ph



PHILHEALTH CIRCULAR

No. 0025, s. 2013
Subj

TO : ALL MEMBERS OF THE OVERSEAS WORKERS PROGRAM (OWP), ACCREDITED COLLECTING BANKS/AGENTS, POEA ACCREDITED RECRUITMENT AGENCIES, ACCREDITED HEALTH CARE PROVIDERS / FACILITIES, PHILHEALTH OFFICES, AND ALL OTHERS CONCERNED

SUBJECT : Implementation of the OWP Premium and Payment Schemes Effective CY 2014

I. RATIONALE AND OBJECTIVES

The PhilHealth Board, through Resolution No. 1571 s-2011, had approved a new premium contributions for all membership categories to more accurate and sustainable levels. The adjusted rate is set at minimum of Php2,400.00 per year, in anticipation of enhanced benefits that were introduced in CY 2012. This premium is an amount equivalent to poorest of the poor as prescribed in the law where the minimum amount of any premium contribution by any sector.

To provide members enough time to adjust, premium increases for OWP specifically were phased-in, with premiums pegged at Php1,200.00 effective January 2012 – December 31, 2013.

For CY 2012, benefit payments to OWP members and their beneficiaries for confinements abroad and in local hospitals has reached 130.53% over premiums collected. With the said premium adjustment, OWP members and their beneficiaries shall be entitled to out-patient care services provided under Primary Care Benefit, and in-patient hospital care including all case rate packages and catastrophic illnesses under the Z-benefit Benefit Package and other Special Benefit Packages.

It is imperative and of primordial importance, therefore, that PhilHealth implements the adjusted rates across all membership categories – Employed, Individually Paying, Indigent Program and OWP – with Php2,400.00 as the lowest premium rate, in order to ensure financial sustainability and viability.



II. IMPLEMENTING GUIDELINES

A. Premium Contribution

The adjusted OWP premium contribution applicable to Land-based OFWs, either documented or undocumented, is set at **Two Thousand Four Hundred Pesos (Php2,400.00)** per year and shall take effect on **01 January 2014**.

B. Payment of Premium Contribution

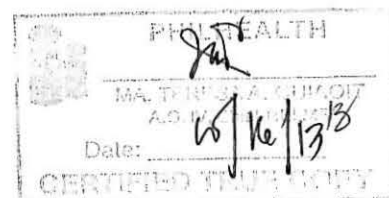
1. To ease the effect of this adjusted premium, an OWP member has the following options for payment:

- a. **Php2,400.00 valid for twelve (12) months** reckoned from date of initial membership /renewal to the OWP. Member is given a grace period of thirty (30) days per PhilHealth Circular No. 07, s-2006 after expiry of membership *OK - J*
- b. **Php1,200.00 valid for six (6) months** reckoned from date of initial membership/ payment to the OWP only.

This payment option shall be available starting **01 January 2014**. Premium for the succeeding six (6)-month period must be settled within 6 months after the expiration of initial 6 months coverage in order to enjoy the full benefits of the Program

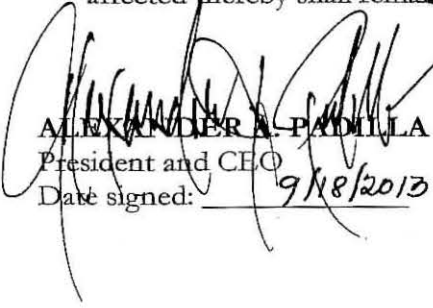
2. Premiums may be paid at any of PhilHealth's Local Health Insurance Offices (LHIOs) nationwide or Accredited Collecting Agents local and abroad.
3. The e-Receipt System in place at POEA offices for the processing of Overseas Employment Certificate (OEC) will reflect any of the option enumerated above in item II. B.1:
 - a. **Php2,400.00 valid for twelve (12) months**
 - b. **Php1,200.00 valid for six (6) months**
4. Advance payment shall be allowed for two (2) years, with or without contract, or equivalent to the number of years stipulated in the Contract of Work but not exceeding (5) years.

For CY 2013 as part of the transition, advance payment may be made at Php1,200.00/annum up to December 31, 2013. In ensuing years, the prevailing OWP premium rate shall be applied.



III. EFFECTIVITY

This Circular shall take effect 1 January 2014. All provisions of previous issuances inconsistent herewith shall be deemed amended and/or repealed accordingly, while provisions that were not affected thereby shall remain in full force and effect.


ALEXANDER A. PADILLA
President and CEO
Date signed: 9/18/2013

