

# TAMANG SAGOT

## PhilHealth Circular 32 s.2014

### Clarification in the application of qualifying contributions to ensure entitlement to PhilHealth benefits

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1. What is the existing policy with regard to the qualifying contributions to avail of PhilHealth benefits?

Section 12 of RA 10606 as amended, otherwise known as the National Health Insurance Act of 2013 declares that, “a member whose premium contributions for at least three (3) months have been paid within six (6) months **prior to the first day of availment**, including those of the dependents, shall be entitled to the benefits of the Program”.

2. Who are covered?

This covers the all paying PhilHealth members from the Formal Economy and Informal Economy sectors excluding the land based OFWs.

3. Can members and their dependent avail of benefits if they pay the premium during confinement and after discharge?

No. Only payments of three (3) months within the six (6) months period made **prior to the first day of availment** will be accepted, unless listed in the exemptions.

4. Who are exempted from this provision?

- a. Dependents that just turned 21 years old who immediately enrolled under the Informal Sector and paid his/her premiums within the quarter of his/her birth month;
- b. Sponsored Members whose sponsor has not signified its intention to continue the coverage of its enrollees in CY 2014 and paid the required 1st quarter contribution;
- c. Members with seasonal employment whose employment have been recently terminated and paid the remaining unpaid months within the calendar quarter of separation period;
- d. OFWs whose payment coverage ended and will no longer work as an OFW and have paid their premium contribution following the date of last coverage within the grace period of one (1) month.

## 5. Sample Illustrations for reference:

- PhilHealth members from the Formal Economy and Informal Economy sectors excluding the land based OFWs, Sponsored and Indigent members mentioned in this Order shall be entitled to PhilHealth benefits, provided that premium contribution has been paid for at least three (3) months within the six (6) months *prior to the first day of availment*,

### Illustration 1

|  |                          |                           |                  |
|--|--------------------------|---------------------------|------------------|
| <b>Admission Date:</b>   |                          | June 13, 2014             |                  |
| <b>Payments within the 6-month period prior to the first day of availment:</b> |                          | January 2014 to June 2014 |                  |
| <b>Premiums Remitted</b>   | <b>Applicable Period</b> | <b>Amount Paid</b>        | <b>Date Paid</b> |
|  | Jan – Mar 2014           | 600.00                    | March 28, 2014   |
|  | Apr – June 2014          | 600.00                    | June 6, 2014     |
| <b>Entitlement to Benefits :</b>   |                          | <b>YES</b>                |                  |

- Payments made by Informal Economy Members prior to admission date shall be counted as qualifying contributions.

### Illustration 2

|  |                          |                           |                      |
|--|--------------------------|---------------------------|----------------------|
| <b>Admission Date:</b>   |                          | <b>June 13, 2014</b>      |                      |
| <b>Payments within the 6-month period prior to the first day of availment:</b> |                          | January 2014 to June 2014 |                      |
| <b>Premiums Remitted</b>   | <b>Applicable Period</b> | <b>Amount Paid</b>        | <b>Date Paid</b>     |
|  | Jan – Mar 2014           | NONE                      | N/A                  |
|  | Apr – June 2014          | 600.00                    | <b>June 12, 2014</b> |
| <b>Entitlement to Benefits :</b>   |                          | <b>YES</b>                |                      |

3. Payments made by Informal Economy Members on admission date or during confinement period or after discharge shall NOT be counted as qualifying contributions.

**Illustration 3**

|  |                          |                           |                      |
|--|--------------------------|---------------------------|----------------------|
| <b>Admission Date:</b>   |                          | <b>June 13, 2014</b>      |                      |
| <b>Payments within the 6-month period prior to the first day of availment:</b> |                          | January 2014 to June 2014 |                      |
| <b>Premiums Remitted</b>   | <b>Applicable Period</b> | <b>Amount Paid</b>        | <b>Date Paid</b>     |
|  | Jan – Mar 2014           | NONE                      | N/A                  |
|  | Apr – June 2014          | 600.00                    | <b>June 13, 2014</b> |
| <b>Entitlement to Benefits :</b>   |                          | <b>NO</b>                 |                      |

Payments for April to June months will NOT be considered because the payment was made on the date of admission except for the applicable exemptions.

4. Change of Membership from a Sponsored Program / Indigent Member to Informal Economy Member.

**Illustration 4**

|  |                          |                                    |                       |
|--|--------------------------|------------------------------------|-----------------------|
| <b>Admission Date:</b>   |                          | <b>May 16, 2014</b>                |                       |
| <b>Payments within the 6-month period prior to the first day of availment:</b> |                          | December 2013,<br>April & May 2014 |                       |
| <b>Premiums Remitted</b>   | <b>Applicable Period</b> | <b>Amount Paid</b>                 | <b>Date Paid</b>      |
|  | January – December 2013  | <b>With coverage</b>               |                       |
|  | Jan – Mar 2014           | NONE                               | N/A                   |
|  | Apr – June 2014          | 600.00                             | <b>April 18, 2014</b> |
| <b>Entitlement to Benefits :</b>   |                          | <b>YES</b>                         |                       |

**6. When is the effectivity of this circular?**

This Circular shall take effect to all admissions starting January 1, 2015.