

# Tamang Sagot

## PhilHealth Circular No. 016-2015

### Registration of Household Employers and Coverage of Domestic Workers or Kasambahays in the National Health Insurance Program (NHIP)

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#### 1. What is PhilHealth Circular No. 16, s.2015?

- It reiterates the registration of Household employers and their Kasambahays through the Kasambahay Unified Registration System in accordance to JMO No. 001, s.2013. It provides for a new policy in the manner of payment of premium contributions through Individual Kasambahay Payment Scheme (IPSK) to dispense with the submission of RF1. It also contains new policies on PhilHealth coverage and benefits availment in favor of Kasambahays.

#### 2. Who are covered by this Circular?

- The Circular applies to all Household Employers and their Kasambahays as defined under R.A. 10361 and its IRR.

#### 3. How can one register himself/herself as Household Employer and enrol and/or report his/her Kasambahays in PhilHealth?

- Anyone can register as a Household Employer by submitting a duly accomplished Household Employer Unified Registration Form or PPS-HEUR1 to any service office of PhilHealth, SSS and Pag-IBIG for generation and issuance of unique permanent PhilHealth, SSS and Pag-IBIG Fund employer numbers.
- To enrol and/or report Kasambahay/s, the household employer should submit a duly accomplished "Household Employer Unified Report Form"(PPS-HEUR2) to any service office of PhilHealth. If the Kasambahay being reported is not yet registered in PhilHealth or with SSS and Pag-IBIG Fund, a duly accomplished "Kasambahay Unified Registration Form" (PPS-KURF) shall be attached to the HEUR2.
- Once registered, the Employer Data Record and Employer Master List will also be provided.

#### 4. How much is PhilHealth premium contribution of Kasambahays?

- Premium contribution is in accordance with Batas Kasambahay and RIRR of RA7875, as amended, whereby the premium contributions of the Kasambahay/s shall be shouldered solely by the household employer. However, if the Kasambahay is receiving a monthly wage of five thousand pesos (Php5,000.00) or above, he/she shall pay the proportionate share. See illustration below:

Salary Bracket	Personal Share	Employer Share	Total Monthly Premium
0 - 4,999.99	<u>None</u>	200.00	200.00
5,000.00 – 8,999.99	100.00	100.00	200.00
9,000.00 – 9,999.99	112.50	112.50	225.00
10,000.00 – 10,999.99	125.00	125.00	250.00
11,000.00 – 11,999.99	137.50	137.50	275.00
12,000.00 - 12,999.99	150.00	150.00	300.00
13,000.00 – 13,999.99	162.50	162.50	325.00
14,000.00 – 14,999.99	175.00	175.00	350.00
15,000.00 – 15,999.99	187.50	187.50	375.00
xxx xxx xxx	xxx xxx xxx	xxx xxx xxx	xxx xxx xxx
35,000.00 – and up	437.50	437.50	875.00

**\* Pursuant to PhilHealth Circular No. 027 s.2013**

**5. When is the due date of payment of premium contributions of Kasambahays?**

- Remittance of premium contributions is set on or before the twenty-fifth (25th) calendar day of the month following the applicable month for which the payment is due and applicable. This is to lessen transactions during peak hours on payment deadlines for private and government employers which are set every 15th day or 20th day of the month following the applicable month).

**6. Can Household employers pay more than one month of premium contributions in favor of the Kasambahay?**

- Yes, unlike ordinary private and government employers, advance payment of monthly premium contributions for Kasambahay is allowed for up to 2 calendar years.

**7. How and where to pay/remittance the premium contributions of Kasambahay?**

- The household employer can pay by way of the “Individual Kasambahay Payment Scheme (IKPS)”whereby he/she must accomplish the PhilHealth Payment Slip for Household indicating therein the PIN, Name of Kasambahay, Amount to be paid, Applicable period (which can be more than one month), the PEN and Name of household employer and his/her signature. The duly accomplished PPS should be presented to the nearest Local Health Insurance Office (LHIO) of PhilHealth for payment of the premium contributions of each Kasambahay.
- The IPSKis being introduced to dispense with the submission of RF1. With this scheme, PhilHealth can automatically post the payment to the individual account of Kasambahays and Household employers sans RF1. In the meantime, however, payments can be paid only at LHIO.

CIS BayadCenter is awaiting for the signing of a guidelines before they can adjust their system to accommodate the said scheme. ***Household Employers who are used to paying and reporting the premium contributions of their Kasambahays thru “employed scheme” may continue to do so, however, they shall still be required to submit the remittance report (RF1) after payment. They may utilize the EPRS to make the payment and reporting much more convenient.***

- PhilHealth Official Receipt (POR) will be issued by LHIO in the name of the Kasambahay being paid for, with remarks: “Paid for by the <name of employer><PEN>.”

**8. When is the start of coverage of Kasambahay in PhilHealth and what are their benefits?**

- The coverage of Kasambahays and their dependents will start from the time of enrollment and payment of the premium contributions. It will extend as long as payment of premium contributions are regularly paid.
- The No Balance Billing (NBB) privilege shall be enjoyed by all Kasambahays in accordance with PhilHealth Circular No. 003, s.2014. Kasambahays who are sixty (60) years old and above are eligible to avail of the primary preventive services, diagnostic examinations and drugs and medicines to specified diseases dubbed as TseKap.