

# TAMANG SAGOT

## PhilHealth Circular No. 006-2015

### Implementing Guidelines for the Mandatory PhilHealth Coverage of Senior Citizens pursuant to Republic Act No. 10645 (Revision 1)

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#### 1. What is RA 10645 all about?

RA 10645 amended Section 5, sub-paragraph h(2) of Republic Act No. 7432, as amended by Republic Act No. 9257 and further amended by Republic Act No. 9994, otherwise known as the "*Expanded Senior Citizen Act of 2010*".

The amended Section now reads: "*All senior citizens shall be covered by the national health insurance program of PhilHealth. Funds necessary to ensure the enrollment of all senior citizens not currently covered by any existing category shall be sourced from the National Health Insurance Fund of PhilHealth from proceeds of Republic Act No. 10351, in accordance with the pertinent laws and regulations*".

Thus, RA 10645 provided coverage for senior citizens not currently covered by any membership program of the NHIP.

#### 2. When did the Law take effect?

RA 10645 was signed by President Benigno Aquino Jr. on November 5, 2014. It was published on November 10, 2014 in Manila Bulletin and the Philippine Star. Thus, it was EFFECTIVE on November 25, 2014.

#### 3. Who are the senior citizens?

The Implementing Rules and Regulations of Republic Act No. 9994 defines a senior citizen or elderly as any Filipino citizen who is a resident of the Philippines, and aged sixty (60) years or above. The same IRR likewise specified that the term may apply to dual citizens aged 60 years or above provided there is proof of Filipino citizenship and have at least six (6) months of residency in the Philippines.

#### 4. In what membership category will PhilHealth enroll senior citizens with no coverage?

The PhilHealth Circular 33, series of 2014 created a new member category called "Senior Citizen" for senior citizens with no current coverage under the NHIP.

The Senior Citizen category shall be for a senior citizen who is ...

- a. not yet issued with a PhilHealth Identification Number or PIN;
- b. a member in the formal or informal economy but has no qualifying contributions to be entitled to the Program benefits;
- c. not an identified indigent under the National Household Targeting Systems for Poverty Reduction (NHTS-PR) or *Listabanan* of the Department of Social Welfare and Development (DSWD);
- d. not currently a Sponsored Member;
- e. not yet qualified as a Lifetime member; and
- f. a qualified dependent of an NHIP member who has been declared in PhilHealth's membership database.

- 5. Can a Senior Citizen member declare dependents?**  
Yes, just like any other PhilHealth Member.
- 6. What if the dependent of a “Senior Citizen” is a senior citizen as well?**  
Dependents of Senior Citizen members who are senior citizens themselves, e.g. legal spouses, can be enrolled as “Senior Citizen” members too.
- 7. What if the senior citizen is a dependent of a member who has an existing coverage?**  
Dependents who are senior citizens can be enrolled as Senior Citizen members.
- 8. What about senior citizens who are gainfully employed? Will they continue to remit contributions?**  
Yes, senior citizens who are gainfully employed or remains to have a regular source of income shall continue to contribute to the NHIP.
- 9. Who will pay for the contributions of the Senior Citizen members?**  
The premium contributions of those who will be enrolled under the Senior Citizen category shall be sourced from the proceeds of Republic Act No. 10351, commonly known as the Sin Tax Law. On an annual basis, PhilHealth will send a billing statement for the payment for this purpose to the DBM thru DOH.
- 10. Is the Senior Citizen category the same with the Lifetime Member Category?**  
No. The LMP members need not pay contributions to be eligible to the benefits. The Senior Citizen members have premium contributions which are paid from the proceeds of the Sin Tax Law.
- 11. How will a PhilHealth-LHIO go about the enrollment of senior citizens?**  
Enrollment shall be primarily in bulk utilizing the list which will be submitted on a quarterly basis by the OSCA of each city and municipality. All LHIOs are requested to start networking with the LGUs on this regard.
- 12. What if an OSCA does not have a database of senior citizens?**  
Any office designated by the Office the Mayor may be tapped to provide the text file. Also, senior citizen organizations may be tapped by the LHIOs to facilitate the enrollment of their members to the Program.
- Encouraging individual enrollment of senior citizens to the LHIOs is not recommended.
- 13. What if a senior citizen requests for enrollment from a LHIO?**  
Individual enrollment of senior citizens at the LHIOs and other identified enrollment venues may be done - albeit discouraged, particularly for those not included in the OSCA list.
- The requirements for individual (walk-in) enrollment are as follows:
- a duly accomplished PhilHealth Member Registration Form (PMRF); and
  - an acceptable proof of being a senior citizen.
- 14. What are the membership documents that will be provided to the “Senior Citizens”?**

A PhilHealth ID card and MDR shall be printed and given to the Senior Citizen as proof of enrollment.

However, while IT systems are being adjusted, only the MDR shall be given.

**15. What are the benefit entitlements of Senior Citizens?**

Senior Citizen members will be entitled to benefits for inpatient hospital care, day/ambulatory services, Z-benefits and other special benefit packages.

Starting January 2015, Senior Citizen members along with the Lifetime Members and those registered as Kasambahays aged 60 years old and above shall also be entitled to the Primary Care Benefit Package: Tamang Serbisyo sa Kalusugan ng Pamilya (Tsekap).

**16. Will senior citizens be entitled to the benefits upon the effectivity of RA 10645?**

Yes. PhilHealth implemented transitory rules for this purpose. Please refer to MMG advisory dated November 25, 2014.

However, please note that those tagged as LMP-Senior Citizens will eventually be transferred to the Senior Citizen membership category.

**17. Will Senior Citizens Members be entitled to the No Balance Billing Policy of PhilHealth?**

Yes, along with Lifetime Members and those registered as Kasambahays aged 60 years old and above.

**18. How will Senior Citizens avail of the benefits?**

Senior Citizens only need to present their senior citizen card, MDR or any accepted proof of identity and age; provided the hospital has an HCI Portal installed.

A PBEF that says “YES”- the patient is entitled to the benefits shall serve as a basis for automatic deduction.

In case the hospital has no portal installed, the PBEF says “NO”, or the senior citizen was not able to enroll before discharge, then the following may be attached to the usual claims documents:

- a. duly accomplished PhilHealth Member Registration Form (PMRF); and
- b. an acceptable proof of status as senior citizen including but not limited to the Senior Citizens' Identification Card and Birth Certificate.