

TAMANG SAGOT

PhilHealth Circular No. 2016 - 0025

SCHEDULE OF PREMIUM CONTRIBUTIONS FOR MEMBERS IN THE INFORMAL ECONOMY

1. What are the existing modes of payment of premium contributions?

At present, members in the Informal Economy may pay their premium contributions either quarterly, semi-annually or annually.

2. What prompted PhilHealth to implement the monthly mode of payment?

This initiative is being introduced to give members in the informal economy an option to remit a smaller amount each month. This is particularly advantageous to those in the lower income bracket and is aimed at encouraging them to continue paying their premium contributions.

3. What is the basis for this issuance?

PhilHealth Board Resolution No. 2097, s-2016 allows the implementation of the monthly mode of payment as an option for members to pay a smaller amount each month and to alleviate the negative effect to members of stricter rules on benefit eligibility/entitlement.

4. Who are covered by this circular?

This circular covers all members in the Informal Economy as specified in Sec. 5b of the Implementing Rules and Regulations of Republic Act 10606, except land-based Overseas Filipino Workers.

5. When is the deadline of monthly premium remittance?

The deadline for payment is the last day of the current month.

6. Can the member paying on a monthly basis be allowed to shift to other existing modes of payment?

Yes. Remittance for the subsequent payments of premium contributions may be made on a quarterly, semi-annual or annual mode.

7. Is retroactive payment of missed/unpaid monthly contribution allowed?

Yes. It shall be allowed within the applicable quarter. A member with a gap of one or two months within the current quarter shall be given a grace period of until the last day of the said quarter to settle the premium amount due without penalty or premium interest.

8. When is the effectivity of this circular?

This Circular takes effect 15 days after its publication.