



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
Citystate Centre Building, 709 Shaw Boulevard, Pasig City
Healthline 441-7444 www.philhealth.gov.ph



PHILHEALTH CIRCULAR

No. 2016-0025

TO : ALL MEMBERS UNDER THE INFORMAL ECONOMY ACCREDITED COLLECTING AGENTS, PHILHEALTH OFFICES AND ALL OTHERS CONCERNED

SUBJECT : Schedule of Premium Contributions for the Members in the Informal Economy

I. RATIONALE AND OBJECTIVE

Pursuant to PhilHealth Board Resolution No. 2097, s. 2016 or the Resolution Approving the Rules on the Application of Sufficient Regularity for Benefit Entitlement, the monthly mode of premium payment shall be implemented as an option for members to remit smaller amount in their payment transaction and to help alleviate the adverse effect to members of stricter rules on benefit entitlement as provided by law.

Current policy provides for quarter, semi-annual and annual mode of premium payment for the members in the Informal Economy. However, not all members under this category have the cash on hand to pay for at least a full quarter premium on a regular basis. Spreading the cost out for premium contributions across every month can provide a more convenient and sustainable method of payment particularly for those who are in the lower income bracket.

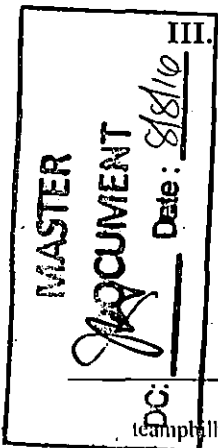
In view of the foregoing, this Circular is hereby issued to guide the PhilHealth offices, Accredited Collecting Agents (ACAs), other partner implementors and Members in the Informal Economy on the monthly mode of premium payment.

II. COVERAGE

This circular covers all Members in the Informal Economy of the National Health Insurance Program as specified in Sec. 5b of the Implementing Rules and Regulations of Republic Act 10606, except landbased Overseas Filipino Workers.

III. IMPLEMENTING GUIDELINES

1. The deadline for the remittance of contributions based on the existing modes of premium payment under the Informal Economy Program are as follows:
 - a. Quarterly – last working day of the applicable quarter
 - b. Semi-Annually – last working day of the 1st quarter of the applicable semester
 - c. Annually – last working day of the 1st quarter of the applicable year



2. In addition to the existing quarterly, semi-annually and annually modes of payment, members shall have the option to pay the prescribed premium rate on a monthly basis.
3. Deadline of payment of monthly premium contribution is on the last day of the current month.
4. Retroactive payment of missed/unpaid monthly contribution/s 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.
5. Members may pay any number of months without necessarily shifting to other modes of payment. They may opt to remit in advance the succeeding premiums based on the current rate for a maximum period of 36 months. Application of the said payment shall be prospective.
6. The date of payment of premium contribution shall determine the applicable period for the automatic adjustment and posting of premium payment.
7. Members can pay their premium contributions in any ACAs and Local Health Insurance Offices (LHIOs) nationwide.
8. Entitlement of members and their qualified dependents to PhilHealth benefits shall be in accordance with the existing and future policy on benefit availment.
9. All PhilHealth implementing offices and ACAs shall adopt the new mode of payment and make the necessary enhancement/upgrading in their existing collection process and modules.

IV. EFFECTIVITY

This Circular shall take effect fifteen (15) days after its publication in the Official Gazette or in any newspaper of general circulation as may be required by existing laws, rules and regulations and must also be filed with the Office of the National Administrative Register (ONAR) at the University of the Philippines Law Center.

For information and guidance.

RAMON F. ARISTOZA, JR.
O/C - President and CEO
EVP and COO

Date: 8/4/16

MASTER
DOCUMENT
DC: 8/8/16