

# TAMANG SAGOT

PhilHealth Circular No. 2017 – 0020

## Implementation of Auto Credit Payment Scheme (ACPS) to All Health Care Institutions

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### 1. What is ACPS?

It is a payment scheme whereby settlement of HCI claims reimbursement is directly credited to their designated deposit bank accounts. It aims to improve claim process efficiency by automating PhilHealth's payment mechanism with the HCIs' preferred banking service provider.

### 2. Which HCIs are required to enroll in ACPS?

Implementation of ACPS is mandatory for all accredited HCIs.

### 3. Which banks are allowed to be utilized for ACPS?

The HCI may partner with any local banks authorized to do banking business in the Philippines under the supervision and regulation of the Bangko Sentral ng Pilipinas (BSP). However Real Time Gross Settlement (RTGS) fees and other applicable bank fees / charges shall be shouldered by the HCI.

### 4. When will be the scheduled crediting day for PhilHealth reimbursements?

PhilHealth reimbursement shall be credited every Wednesday of the week or the next working day in case crediting day falls on a non-working holiday.

### 5. Are official receipts required for every credited payment?

The HCIs are required to issue an official receipt for every credited payment, and the said OR shall be submitted to PhilHealth within 15 calendar days after receipt of credited reimbursement. The HCIs that fail to issue and deliver OR on or before the deadline shall not receive reimbursements on the credit date after the 15<sup>th</sup> day.

### 6. Can HCIs replace/update their partner bank for ACPS?

The HCI may replace / update their partner bank; however they shall notify and submit notice of change of ACPS bank account to PhilHealth 15 days before effectivity of the new account.

### 7. Will PhilHealth still issue checks for claims reimbursements?

Check issuance shall still be the means to reimburse members for directly filed claims. However, PhilHealth may revert to check issuance for HCI reimbursements in case a valid problem arises that prevents or delays payments through ACPS.