

## Tamang Sagot

### PhilHealth Circular No. 2019-0009: Premium Contribution Schedule in the National Health Insurance Program (NHIP) Pursuant to R.A. No. 11223 Known as the “Universal Health Care Act”

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#### 1. Ano ang ligal na basehan ng Circular na ito?

*What is the Legal Basis of the Circular?*

Sinasaad sa Section 11, Article XVIII on Social Justice and Human Rights of the Constitution at binigyang diin sa Article 1 of Republic Act No. 7875, at inaamendahan ng R.A. No. 10606 at R.A. No. 11223 na tinatawag na Universal Health Care Act na magkakaroon ng isang programa upang pangalagaan ang kalusugan ng lahat ng Filipino at makinabang sa komprehensibo, dekalidad at murang serbisyong pangkalusugan na hindi magiging sanhi ng kahirapan. Layunin din na matulungan ang mga Filipinong walang kakayahang magbayad sa ospital o tustusan ang kanilang pangangailangan sa pangkalusugan (Section 5, Article III of R.A. No. 7875).

*A health care model that provides all Filipinos access to a comprehensive set of quality and cost-effective, promotive, preventive, curative, rehabilitative and palliative health services without causing financial hardship, and prioritizes the needs of the population who cannot afford such services [Section 11, Article XVIII on Social Justice and Human Rights of the Constitution and typified in Article 1 of Republic Act (R.A.) No. 7875, as amended by R.A.*

#### 2. Bakit kailangan itaas ang kontibusyon sa PhilHealth?

*Why do we need to adjust the premium contribution?*

Ang pagtaas ng kontribusyon sa PhilHealth ay itinadhana ng Universal Health Care Act (UHC) ng 2019 upang mapanatili, madagdagan at mapabuti ang mga benepisyong nakukuha sa PhilHealth at para maibigay ang kaukulang pangangailangan ng bawat Filipino sa tamang pangangalaga sa kalusugan.

*The adjustment in premium contribution is in accordance with the Universal Health Care Act (UHC) of 2019, to provide the growing needs of its members when it comes to health care services and to ensure sustainability of benefits availment to all Filipinos enrolled in National Health Insurance Program (NHIP).*

#### 3. Sino-sino ang mga sakop ng Circular na ito?

*What is the scope of the Circular?*

Sakop ng Circular ang lahat ng direktang naghuhulog ng kontribusyon katulad ng mga miyembrong nagtatrabaho sa pribado o pampublikong ahensya, sea-based/land-based migrant workers, kasambahays, negosyante, doktor, abogado, artista, pintor, at lahat ng mga Filipinong nagtatrabaho at naninirahan sa ibang bansa kasama ang kanilang mga kwalipikadong dependents.

*This circular covers all direct contributors such as, employed members whether private or government sector, sea-based migrant workers, kasambahays, self-earning individuals, professional practitioners, land-based migrant workers, Filipinos living abroad, and Filipinos with dual citizenship including their qualified dependents.*

#### 4. Kailan magkakabisa ang Circular na ito?

*When is the effectivity date of the Circular?*

Ang Circular na ito ay naging epektibo noong ika-7 ng Disyembre 2019 at ang magiging basehan ng kontribusyon ay ipinapakita ng talahanayang nasa ibaba sang ayon na din sa nasabing IRR ng UHC Act:

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	P10,000.00	P50,000.00
2020	3.0%	P10,000.00	P60,000.00
2021	3.5%	P10,000.00	P70,000.00
2022	4.0%	P10,000.00	P80,000.00
2023	4.5%	P10,000.00	P90,000.00
2024	5.0%	P10,000.00	P100,000.00
2025	5.0%	P10,000.00	P100,000.00

#### 5. Magkano ang babayarang kontribusyon ng mga PWDs?

*How much is the Premium Contributions for PWDs?*

Nakatalaga sa R.A. No. 11228 na ang kontribusyon ng PWDs na miyembro ng PhilHealth ay sasagutin ng National Government. Para naman sa mga empleyadong PWDs, ang kanilang kontribusyon ay paghahatian ng employer at ng National Government para sa parte ng empleyado.

*R.A. No. 11228 decrees the mandatory PhilHealth coverage of all persons with disability (PWDs). Premium contributions for all PWDs shall be paid by the National Government. For employed PWD members, the premium shall be shared equally by their employers and the National Government (employee share) with a rate of 2.75% computed straight based on the monthly basic salary of the employee.*

#### 6. Magkano naman ang dapat bayaran ng mga Kasambahay?

*How about the Kasambahays?*

Isinasaad sa R.A. 10361 na ang kontribusyon ng Kasambahay ay babayaran lahat ng employer. Ngunit kung ang Kasambahay ay pinapasahod na ng Php5,000 o higit pa, ang PhilHealth premium ay paghahatian na ng Kasambahay at ng employer nito.

*In accordance with R.A. No. 10361, the premium contributions of the Kasambahay (or Domestic Worker) shall be shouldered solely by the household employer. However, if the Kasambahay is receiving a monthly salary of five thousand pesos (P5,000.00) or above, the Kasambahay shall pay his/her proportionate share.*