

## TAMANG SAGOT (TS)

### Gabay sa tamang pag-unawa sa PhilHealth Circular

Circular No. 2020-0014

#### Premium Contribution and Collection of Payment of Overseas Filipinos Members

Tanong	Sagot																																
<b>Sino-sino ang sakop ng circular na ito?</b>	Lahat ng Overseas Filipinos na naninirahan o nagtatrabaho sa ibang bansa kasama na ang mga nakabakasyon o ang naghihintay ng dokumentasyon, nakarehistro o hindi rehistrado sa National Health Insurance Program (NHIP).																																
<b>Bakit kailang ang circular na ito?</b>	Ang layunin ng circular na ito ay upang magkaroon ng iisang pang-uunawa sa pagpapatupad ng koleksyon sa mga Overseas Filipino patungkol sa PhilHealth Circular 2019-009 re: Premium Contribution Schedule in the National Health Insurance Program (NHIP).																																
<b>Sinu-sino ang mga Overseas Filipinos (OFs)?</b>	<p>Ang mga sumusunod ay mga Overseas Filipinos (OFs), kasama na ang kanilang mga dependents:</p> <ol style="list-style-type: none"> <li>1. Land-based OFWs</li> <li>2. Seafarers and other sea-based workers</li> <li>3. Filipinos with dual citizenship (RA 9225)</li> <li>4. Filipinos living abroad</li> <li>5. Overseas Filipinos in distress</li> <li>6. Other overseas Filipinos not previously classified elsewhere</li> </ol>																																
<b>Ano ang premium rate sa bawat taon?</b>	<p>Ayon sa UHC Law, ang sumusunod ay ang mga panuntunan sa premium rates:</p> <table border="1" data-bbox="500 1465 1446 1696"> <thead> <tr> <th>Year</th> <th>Premium Rate</th> <th>Income Floor</th> <th>Income Ceiling</th> </tr> </thead> <tbody> <tr> <td>2019</td> <td>2.75%</td> <td>10,000.00</td> <td>50,000.00</td> </tr> <tr> <td>2020</td> <td>3.0%</td> <td>10,000.00</td> <td>60,000.00</td> </tr> <tr> <td>2021</td> <td>3.5%</td> <td>10,000.00</td> <td>70,000.00</td> </tr> <tr> <td>2022</td> <td>4.0%</td> <td>10,000.00</td> <td>80,000.00</td> </tr> <tr> <td>2023</td> <td>4.5%</td> <td>10,000.00</td> <td>90,000.00</td> </tr> <tr> <td>2024</td> <td>5.0%</td> <td>10,000.00</td> <td>100,000.00</td> </tr> <tr> <td>2025</td> <td>5.0%</td> <td>10,000.00</td> <td>100,000.00</td> </tr> </tbody> </table>	Year	Premium Rate	Income Floor	Income Ceiling	2019	2.75%	10,000.00	50,000.00	2020	3.0%	10,000.00	60,000.00	2021	3.5%	10,000.00	70,000.00	2022	4.0%	10,000.00	80,000.00	2023	4.5%	10,000.00	90,000.00	2024	5.0%	10,000.00	100,000.00	2025	5.0%	10,000.00	100,000.00
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<p><b>Paano ang pagkwenta ng kontribusyon ng isang Overseas Filipino?</b></p>	<p>Ang pagkwenta ng kontribusyon ay base sa buwanang sahod/kita ng isang Overseas Filipino (OF) at sa kasalukuyang premium rate.</p> <p>Halimbawa:</p> <table border="0" style="width: 100%; text-align: center;"> <tr> <td>Buwanang sahod/kita</td> <td>Taon</td> <td>Premium Rate</td> <td>Pagkwenta</td> <td>Premium kada</td> </tr> <tr> <td>Php 20,000</td> <td>2020</td> <td>3.0%</td> <td>Php 20,000 x 3.0%</td> <td>Php 600</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Php 7,200</td> </tr> </table>	Buwanang sahod/kita	Taon	Premium Rate	Pagkwenta	Premium kada	Php 20,000	2020	3.0%	Php 20,000 x 3.0%	Php 600					Php 7,200																																														
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<p><b>Saan maaaring makita ang palitan ng mga pananalapi?</b></p>	<p>Ang palitan ng pananalapi (exchange rate) na inilalabas ng Bangko Sentral ng Pilipinas (BSP) sa pamamagitan ng kanilang Reference Exchange Rate Bulletin (<a href="http://www.bsp.gov.ph/statistics/sdds/exchrates.htm">http://www.bsp.gov.ph/statistics/sdds/exchrates.htm</a>) ang gagamiting gabay sa pagsasalin ng pera.</p>																																																													
<p><b>Ano ang Transition Period?</b></p>	<p>Ang taong 2020 ay itinuturing na transition period. Sa panahong ito, pinapayagan ang isang landbased OFW na magbayad ng Php 2,400 bilang paunang bayad (initial payment). Ang balanse sa taunang premium ay maaaring bayaran sa loob ng labingdalawang (12) buwan.</p> <p>Halimbawa:</p> <p>Transition Period (CY2020)</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="2">Monthly Basic Salary</th> <th rowspan="2">Premium Rate</th> <th rowspan="2">Total (Annual) Php</th> <th rowspan="2">Initial Payment</th> <th rowspan="2">Total Balance (After initial payment)</th> <th colspan="2">Options Subsequent Payment</th> </tr> <tr> <th>US \$1 = Php52</th> <th></th> <th>Partial</th> <th>Full</th> </tr> </thead> <tbody> <tr> <td rowspan="4">2020</td> <td>400.00</td> <td>20,800.00</td> <td rowspan="4">3.0%</td> <td>7,488.00</td> <td>2,400.00</td> <td>5,088.00</td> <td>2,544.00</td> <td>5,088.00</td> </tr> <tr> <td>401.00</td> <td>20,852.00</td> <td>7,506.72</td> <td>2,400.00</td> <td>5,106.72</td> <td>2,553.36</td> <td>5,106.72</td> </tr> <tr> <td>to</td> <td>to</td> <td>to</td> <td></td> <td>to</td> <td>to</td> <td>to</td> </tr> <tr> <td>1,153.84</td> <td>60,000.00</td> <td>21,600.00</td> <td></td> <td>19,200.00</td> <td>9,600.00</td> <td>19,200.00</td> </tr> <tr> <td></td> <td>1,154.00</td> <td>60,000.00</td> <td></td> <td>21,600.00</td> <td>2,400.00</td> <td>19,200.00</td> <td>9,600.00</td> <td>19,200.00</td> </tr> <tr> <td></td> <td>or more</td> <td>above</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>*conversion rate may change, for illustration purposes only</p>	Year	Monthly Basic Salary		Premium Rate	Total (Annual) Php	Initial Payment	Total Balance (After initial payment)	Options Subsequent Payment		US \$1 = Php52		Partial	Full	2020	400.00	20,800.00	3.0%	7,488.00	2,400.00	5,088.00	2,544.00	5,088.00	401.00	20,852.00	7,506.72	2,400.00	5,106.72	2,553.36	5,106.72	to	to	to		to	to	to	1,153.84	60,000.00	21,600.00		19,200.00	9,600.00	19,200.00		1,154.00	60,000.00		21,600.00	2,400.00	19,200.00	9,600.00	19,200.00		or more	above						
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<p><b>Ano ang mangyayari pagkatapos ng transition period?</b></p>	<p>Simula sa taong 2021, ang pinakamababang paunang kontribusyon ay katumbas ng tatlong (3) buwang premium. Maaari pa ring bayaran ng miyembro ang balanse kada tatlong (3) buwan o sa isang hulugan.</p> <p>Halimbawa:</p> <p><u>Sample Computation for Initial Payment after Transition Period</u></p> <table border="1" data-bbox="500 877 1446 1176"> <thead> <tr> <th rowspan="2">Year</th> <th colspan="2">Monthly Basic Salary</th> <th rowspan="2">Premium Rate</th> <th rowspan="2">Total (Annual) Php</th> <th rowspan="2">Initial Payment</th> <th rowspan="2">Total Balance (After initial payment)</th> <th colspan="2">Options Subsequent Payment</th> </tr> <tr> <th>US \$1 = Php52</th> <th></th> <th>Partial</th> <th>Full</th> </tr> </thead> <tbody> <tr> <td rowspan="4">2021</td> <td>400.00</td> <td>20,800.00</td> <td rowspan="4">3.5%</td> <td>8,736.00</td> <td>2,184.00</td> <td>6,552.00</td> <td>3,276.00</td> <td>6,552.00</td> </tr> <tr> <td>401.00</td> <td>20,852.00</td> <td>8,757.84</td> <td>2,189.46</td> <td>6,568.38</td> <td>3,284.19</td> <td>6,568.38</td> </tr> <tr> <td>to</td> <td>to</td> <td>to</td> <td>to</td> <td>to</td> <td>to</td> <td>to</td> </tr> <tr> <td>1,346.15</td> <td>70,000.00</td> <td>29,400.00</td> <td>7,350.00</td> <td>22,050.00</td> <td>11,025.00</td> <td>22,050.00</td> </tr> <tr> <td></td> <td>1,347.00</td> <td>70,000.00</td> <td></td> <td>29,400.00</td> <td>7,350.00</td> <td>22,050.00</td> <td>11,025.00</td> <td>22,050.00</td> </tr> <tr> <td></td> <td>or more</td> <td>above</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>*conversion rate may change, for illustration purposes only</p>	Year	Monthly Basic Salary		Premium Rate	Total (Annual) Php	Initial Payment	Total Balance (After initial payment)	Options Subsequent Payment		US \$1 = Php52		Partial	Full	2021	400.00	20,800.00	3.5%	8,736.00	2,184.00	6,552.00	3,276.00	6,552.00	401.00	20,852.00	8,757.84	2,189.46	6,568.38	3,284.19	6,568.38	to	to	to	to	to	to	to	1,346.15	70,000.00	29,400.00	7,350.00	22,050.00	11,025.00	22,050.00		1,347.00	70,000.00		29,400.00	7,350.00	22,050.00	11,025.00	22,050.00		or more	above						
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<p><b>Ano ang panuntunan sa pagbabayad?</b></p>	<p>Para sa land-based OFWs, ang pagbabayad ay maaaring gawin tuwing ika- tatlong (3) buwan, ika-anim (6) na buwan o ika-labingdalawang (12) buwan.</p> <p>Para sa sea-based OFWs, ang pagbabayad ng premium ay buwan-buwan sa pamamagitan ng pagbabawas sa kanilang suweldo ng Manning Agencies/Employers.</p>																																																													
<p><b>Ano ang settlement period?</b></p>	<p>Ang settlement period ay ang panahon mula sa araw ng paunang bayad (initial payment) hanggang sa huling araw bago patawan ng interes.</p> <p>Para sa land-based OFWs, ito ay labingdalawang (12) buwan mula sa araw ng paunang bayad.</p> <p>Hindi ito naaangkop sa sea-based OFWs.</p>																																																													

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<p><b>Paano kung hindi nabayaran ng miyembro ang kaukulang premium sa takdang oras?</b></p>	<p>Ang isang miyembrong hindi nakapagbayad sa takdang oras ay kinakailangang bayaran ang premium na hindi nabayaran at ang kaakibat na interes (compounded monthly).</p>
<p><b>Ano-ano ang iba't ibang dokumentong dapat ipakita bilang patunay na kinikita?</b></p>	<p>Maaaring ipakita ang alinman sa mga sumusunod bilang patunay ng sahod/kita*:</p> <ol style="list-style-type: none"> <li>1. Land-based OFWs             <ol style="list-style-type: none"> <li>a. Employment Contract;</li> <li>b. Overseas Employment Certificate (OEC);</li> <li>c. Overseas Employment Offer Letter;</li> <li>d. Certificate of Employment with Income;</li> <li>e. Payslip (current);</li> <li>f. iba pang dokumentong maaaring tanggapin ng PhilHealth.</li> </ol> </li> <li>2. Seafarers and other sea-based workers (on-vacation or separated) Certification mula sa Manning Agency</li> <li>3. Filipinos with Dual Citizenship and other Filipinos living abroad             <ol style="list-style-type: none"> <li>a. Income-tax return;</li> <li>b. duly-notarized affidavit of income declaration;</li> <li>c. iba pang dokumentong maaaring tanggapin ng PhilHealth</li> </ol> </li> </ol> <p>*isasailalim sa pagsusuri ng PhilHealth</p>
<p><b>Ano ang Statement of Premium Account?</b></p>	<p>Ang Statement of Premium Account o SPA ay isang papel kung saan nakasaad ang kinakailangang mabayarang kontribusyon ng isang miyembro kasama na ang naaangkop na interes.</p>
<p><b>Kinakailangan bang mag-update ng Member Data Record?</b></p>	<p>Ang lahat ng mga miyembro ay kinakailangang mag-update ng kanilang record sa pamamagitan ng pagsusumite ng PhilHealth Member Registration Form (PMRF) alinsunod sa PhilHealth Circular No. 2020-0001.</p>