



Republic of the Philippines  
**PHILIPPINE HEALTH INSURANCE CORPORATION**

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UNIVERSAL HEALTH CARE  
 KALUSUGAN AT KALUNA PARA SA LAHAT

PHILHEALTH CIRCULAR  
 No. 12022 - 00120

**TO : ALL INTERESTED BANKS AND NON-BANK FINANCIAL INSTITUTIONS AND OTHER SIMILAR INSTITUTIONS**

**SUBJECT : Accreditation of Collecting Agents for the Collection of PhilHealth Premium Contributions (Revision 1)**

**I. RATIONALE**

The Philippine Health Insurance Corporation (PhilHealth), as the administrator of the National Health Insurance Program (NHIP) pursuant to R.A. No. 7875 *as amended (by R.A. Nos. 9241 and 10606) and R.A. No. 11223*, is tasked with the collection of premium payments from its members in order to maintain the sustainability of the NHIP. To accomplish this function with maximum efficiency and convenience to the general public, it is necessary to appoint agents to whom the function of collecting premium payments may be delegated. These collecting agents must be capable, accessible and dependable outlets for premium payments, hence the need for accreditation.

In contrast to typical government procurement in which there are several methods such as bidding, negotiated purchase, local shopping, or emergency purchase and the contract is awarded to a single *applicant*, accreditation of collecting agents allows the participation of *several if not all applicants* to increase public accessibility. All *applicants* that meet the requirements and other qualification standards as prescribed in this circular may be accredited as collecting agents or tapped for other services as well.

Further, in line with the implementing rules and regulations of R.A. No. 11032, otherwise known as the "Ease of Doing Business and Efficient Government Service Delivery Act of 2018" which provide, among others, the adoption of zero-contact policy in all government agencies where electronic payment is preferred for efficient implementation of the law, the Corporation supports the accreditation of collecting agents employing an online payment scheme or outsourced payment collection centers for transacting PhilHealth members.

In addition, R.A. No. 8792, otherwise known as the Electronic Commerce Act of 2000, provides for the domestic and international use of electronic transactions in the government and by the general public and gives legal recognition of electronic data messages, electronic documents, and electronic signatures. Equally, Executive Order No. 170, s-2022 enjoined all covered agencies in the "Adoption of Digital Payments for Government Disbursements and Collections". Hence, the provisions for electronic method and manner of payment or settlement of fees and other obligations to the government and issuance of receipts acknowledging such payments by all agencies of the government, including government-owned and controlled corporations, are consistent with the thrust of the Corporation to accredit collecting agents employing online payment schemes.

However, in consideration of the limited available internet providers and accessibility to Local Government Units (LGUs) in remote areas for PhilHealth paying members, the over-the-counter collection system with the use of the PhilHealth Agents Receipt (PAR) as accountable form shall still be considered as a mode of collection for accreditation purposes.

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## II. OBJECTIVES

*This PhilHealth Circular aims to provide governing policies, procedures and requirements in the accreditation of collecting agents for the collection of PhilHealth premium contributions from all PhilHealth members using online collection scheme.*

## III. SCOPE

*This PhilHealth Circular shall cover all interested institutions such as banks, non-bank financial institutions and other similar institutions such as remittance centers, bills payment centers, electronic money issuers (EMIs) and electronic payment networks duly registered in the Philippines and supervised by the Bangko Sentral ng Pilipinas that offer electronic payment and financial services and that will act as collecting agents of PhilHealth for the collection of premium contributions.*

## IV. DEFINITION OF TERMS

- A. **Accreditation Fee** – refers to the amount required to be paid by the newly accredited collecting agent upon approval of the accreditation.
- B. **Applicant** – refers to an entity which signifies intent to be a collecting agent of PhilHealth for the collection of premium contributions.
- C. **Bank Consolidation** – refers to the process by which one bank takes over or merges with another bank that leads to a potential expansion for the consolidating banking institution.
- D. **Certification** – refers to a signed document certified by the head of an office in compliance with the requirements of accreditation as collecting agent.
- E. **Electronic Money Issuers** – refer to licensed entities which offer convenient payment instruments that a customer can use to buy or pay for goods and services, transfer, remit and withdraw funds through cash cards, debit and credit cards, e-wallets that are accessible via mobile phones, laptops and other electronic devices.
- F. **Electronic Payment Network** – refers to a system that enables a client to transact online through Automated Telling Machines (ATM), point-of-sale terminals, internet and mobile phones.
- G. **Letter of Intent** – refers to a letter submitted by an applicant collecting agent signifying its interest to participate in the collection of PhilHealth contributions. It shall specify in its proposal the scope of service, the official forms to be used in collections, and the manner of collection reporting and remittance.
- H. **Provisional Accreditation** – refers to accreditation granted by the Corporation for a limited period of time to an Accredited Collecting Agent (ACA). This accreditation is subject to the approval of the President and CEO.

## V. POLICY STATEMENTS

### A. Filing of Application

1. Interested applicant for accreditation as collecting agent shall submit a Letter of Intent (LOI) addressed to the President and CEO (PCEO) or to the Regional Vice President (RVP) for applicants with Head Office other than Metro Manila, outlining the proposal for online collection procedures.



2. Interested LGU applicant shall submit its LOI to the PhilHealth Regional Office within the LGU's location.
3. The applicant shall submit the minimum documentary requirements listed in Annex A (Documentary Requirement for Accreditation) hereof within three (3) months from submission of the LOI, otherwise, incomplete applications shall no longer be processed and evaluated and shall be returned to the applicant.

The applicant shall comply at least with the minimum documentary requirements, meet at least the minimum financial benchmark, and comply with the technical requirements among others in order to be accredited as collecting agent of PhilHealth.

**B. Evaluation and Approval of Application**

1. An applicant shall be duly notified of its eligibility through any possible means of communication based on the results of the financial evaluation.
2. Upon evaluation of the Audited Financial Statements (AFS) and it passes the financial evaluation, the applicant is eligible to become a potential collecting agent and shall be required to present its proposal to the Technical Working Group (TWG) of the PhilHealth Collecting Agents Accreditation Committee (PCA AccreCom).

If the applicant does not meet the financial benchmark set forth in the accreditation standards, the application shall be denied. However, if the payment platform is deemed necessary in the attainment of universal healthcare through provision of accessible windows of collection for the members, a one-year provisional accreditation, if warranted, shall be granted to the applicant, subject to strict compensating controls until complete requirements for accreditation are fully complied.

3. In addition to the minimum documentary requirements, the applicant shall be required to submit notarized interim financial statements (FS). The applicant shall also execute a notarized waiver under RA No. 1405, otherwise known as the Bank Secrecy Law, and RA No. 6426, otherwise known as the Foreign Currency Deposit Act of the Philippines, allowing PhilHealth to access the applicant's cash on bank as mentioned in the interim FS to verify the veracity of the figure mentioned. However, should the applicant is unable to provide the notarized waiver, original bank certification(s) shall be submitted to PhilHealth.

Likewise, renewal of the provisional accreditation shall be subject to the collection performance of the ACA and recommendation of the TWG and the PCA AccreCom to the PCEO of PhilHealth.

4. The full accreditation shall only be granted to the ACA once it has complied with all accreditation requirements, particularly the audited financial statements.

**C. Execution and Implementation of the Agreements**

1. The applicant once eligible, shall sign a Non-Disclosure Agreement (NDA) and thereafter shall be provided with the technical specifications;
2. After the receipt of the signed NDA from the Treasury Department, the Information Technology and Management Department (ITMD) shall provide the technical specifications on the electronic receipt and reporting requirements to the applicant for compliance.

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3. *The ITMD shall provide a certification on the compliance to the technical requirements conducted during the simulation and User Acceptance Testing (UAT) to the applicant that complied and passed the technical standards for accreditation*
4. *After issuance of the Certificate of Compliance with the technical requirements, the applicant shall sign a Collection and Remittance Agreement (CRA).*
5. *All ACAs must adhere to the terms and conditions set forth in the CRA.*
6. *The newly ACA shall be provided with a Certificate of Accreditation valid for a period of five years, unless pre-terminated, suspended or revoked.*
7. *PhilHealth shall conduct an orientation about the collection and remittance processes to the newly accredited collecting agent prior to the actual implementation of the CRA.*

**D. Payment of Accreditation Fee/Administrative Charge and/or Posting of Bond**

1. *For regular accreditation, the newly accredited collecting agent shall pay a one-time accreditation fee/administrative charge upon approval of the initial accreditation with PhilHealth in accordance with the table below:*

<b>BANKS</b>			
Rural Banks	Thrift Bank	Commercial Banks	Universal Banks
PhP30,000.00	PhP40,000.00	PhP50,000.00	PhP60,000.00
<b>NON-BANKS</b>			
Bills Payment Center	Remittance Center	Electronic Payment Networks	Electronic Money Issuers
PhP50,000.00	PhP60,000.00	PhP60,000.00	PhP60,000.00

*Table 1: Accreditation fees/Administrative charges for private entities*

*The above fees are applicable to all privately-owned institutions. Government banks and institutions are exempted from the payment of such fees/charges.*

*Regardless of the number of collection windows the applicant offers, the accreditation fee shall only be charged once by PhilHealth during initial/new accreditation of collecting agent. No accreditation fee shall be collected during renewal of accreditation.*

*For the provisional accreditation, the ACA under the provision accreditation status shall pay the accreditation fee/administrative charge in a pro-rated manner which is computed by the amount equivalent to its category divided by five years.*

2. *The ACA shall post a bond or escrow account with a minimum amount of Five Hundred Thousand Pesos (PhP500,000.00) or equivalent to their projected average daily collection, subject to increase/decrease based on the actual collection performance on a yearly basis.*

*For government agencies, the minimum amount of bond shall be based on the classification of the city/municipality and the projected collection, subject to increase/decrease based on the actual collection performance on a yearly basis.*

*However, if there is a significant increase in the daily collection of the ACAs and the bond is not sufficient to compensate any losses in case of default, an increase in the amount of existing bond shall be required.*

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## **E. Monitoring and Evaluation**

1. *The ACA's accreditation shall be subject to annual assessment and monitoring of its compliance to the terms and conditions of CRA, including the minimum requirements on financial standing.*
2. *PhilHealth shall issue an advisory on the new ACA to be posted through its website, social media and other means of information accessible to all PhilHealth members. It shall likewise update the list of ACAs in its record.*
3. *The accreditation guidelines outlined in this PhilHealth Circular may change over time to reflect advances in premium collection arrangement, applicable payment systems and corporate policies and government regulations. Any amendments will be done in consultation with existing accredited collecting agents in accordance with the collection and remittance agreements.*

## **F. Termination, Suspension, or Revocation of the CRA**

1. *The accreditation of collecting agent may be pre-terminated, suspended, or revoked with or without cause as may be deemed necessary by either party.*
2. *In case of bank consolidation, wherein the ACA no longer has a legal personality but is willing to continue to be an ACA of PhilHealth under the merged/consolidated entity, the new entity may apply for accreditation and shall be required to submit necessary documentary requirements and comply with the technical requirements.*

*The new entity or surviving entity shall submit the 3-year financial statements of all the consolidated entities. Accreditation thereof shall be subject to the recommendation of the TWG and PCA AcCreCom. Full accreditation shall only be granted once the applicant or ACA has complied with all the accreditation requirements of PhilHealth.*

3. *In case of bank merger, the surviving entity shall remain as the authorized ACA and shall submit the amended version of documentary requirement as listed in Annex A.*

## **VI. PENALTY CLAUSE**

*All ACAs shall be subjected to corresponding penalties and interests as set forth in the CRA, applicable laws and rules.*

## **VII. TRANSITORY PROVISION**

*With the exemption of the Local Government Units accreditation which will adopt the same process of accreditation as indicated in PhilHealth Circular No. 08, s-2009, the CRA of existing ACAs with over-the-counter collection scheme shall remain valid until expiration of contract as stated in the CRA. Reaccreditation shall conform to the online collection scheme required by PhilHealth, provided, it has stable internet connectivity.*

*Existing ACAs with online collection scheme shall be provided with an amended CRA, subject to a yearly assessment of their compliance to PhilHealth.*

## **VIII. SEPARABILITY CLAUSE**

*In the event that any provision of this PhilHealth Circular is declared invalid or unconstitutional by any competent authority, it shall not affect or invalidate the remaining provisions hereof.*

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**IX. REPEALING CLAUSE**

*This policy supersedes PhilHealth Circular No. 08, s-2009 entitled "New Guidelines for Accrediting Collecting Agents for the Collection of PhilHealth Premium Contributions." All previous issuances that are inconsistent with any of the provisions stated in this PhilHealth Circular are hereby amended, modified or repealed accordingly.*

**X. DATE OF EFFECTIVITY**

*This PhilHealth Circular shall take effect immediately after its publication in the Official Gazette or in a newspaper of general circulation and copies shall be deposited thereafter with the Office of the National Administrative Register (ONAR) at the University of the Philippines Law Center.*



**ATTY. ELI DINO D. SANTOS**  
Officer-In-Charge, Office of the President and Chief Executive Officer

Date signed: 10/21/22

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# ANNEX A: Documentary Requirements for Accreditation



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## DOCUMENTARY REQUIREMENTS FOR ACCREDITATION

LOCAL COLLECTIONS	
DOCUMENTARY REQUIREMENTS*	
Minimum requirements	
1	Letter of Intent
2	Audited Financial Statement (FS) for the past 3 years including Notes to FS, if applicable
3	Certificate of Registration issued by BSP, SEC, NTC
4	Articles of Incorporation and By-Laws or Articles of Partnership duly authenticated by Securities and Exchange Commission (SEC); <i>Articles of Merger</i> ; By-Laws of Cooperative Banks duly authenticated by the Cooperative Development Authority (CDA); <i>equivalent legal documents</i> , if applicable
5	<i>General Information Sheet (GIS)</i>
6	List of Members of the Board of Directors/Partners and Key Officers
7	<i>Electronic Banking Authority from BSP</i>
8	Copy of Business License/permit from the City or Municipality
9	Sworn Statement by the applicant on compliance to Labor Laws (PhilHealth, SSS and BIR)
10	<i>Certificate of Good Standing with Existing Industry Association</i>
11	<i>Certificate of Good Standing with regard to premium contributions as employer (with PhilHealth)</i>
12	<i>Certificate of no pending case with PhilHealth</i>
13	List of Branches/tie-ups with contact person/s, telephone number/s and address/es
Additional requirements	
14	<i>PhilHealth Online Application Form (POAF)</i>
15	<i>Non-Disclosure Agreement (NDA)</i>
16	<i>UAT Certification from ITMD in compliance to electronic receipt and reporting requirements</i>
17	Photocopy of Bond (Cash, surety, fidelity bond, escrow account)

OVERSEAS COLLECTIONS	
DOCUMENTARY REQUIREMENTS*	
Minimum requirements	
1	Letter of Intent
2	Audited Financial Statement (FS) for the past 3 years including Notes to FS, if applicable
3	Certificate of Registration issued by BSP, SEC, NTC
4	Articles of Incorporation and By-Laws or Articles of Partnership duly authenticated by Securities and Exchange Commission (SEC), if applicable
5	<i>General Information Sheet (GIS)</i>
6	List of Members of the Board of Directors/Partners and Key Officers
7	<i>Electronic Banking Authority from BSP</i>
8	Copy of Business License/permit
9	Sworn Statement by the applicant on compliance to Labor Laws (PhilHealth, SSS and BIR)
10	<i>Certificate of Good Standing with Existing Industry Association</i>
11	List of Branches/tie-ups with contact person/s, telephone number/s and address/es
12	<i>Latest applicable remittance/ service fees collected per country</i>
13	<i>Sample Official Receipt with Validation Entries</i>
Additional requirements	
14	<i>PhilHealth Online Application Form (POAF)</i>
15	<i>Non-Disclosure Agreement (NDA)</i>
16	<i>UAT Certification from ITMD in compliance to electronic receipt and reporting requirements</i>
17	Photocopy of Bond (Cash, surety, fidelity bond, escrow account)

\*Additional requirements may be required if deemed necessary.

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