



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

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PHILHEALTH CIRCULAR  
 No. 12012 - 0021

**FOR : ALL PHILHEALTH ACCREDITED COLLECTING AGENTS AND ALL OTHERS CONCERNED**

**SUBJECT : Payment Validation of Premium Contributions Received by Accredited Collecting Agents (ACAs) Using the Over-The-Counter Collection Scheme**

**I. RATIONALE**

The Universal Health Care Act of 2019 or RA No. 11223 and Section 11 of the Revised Implementing Rules and Regulations of the National Health Insurance Act of 2013 (RA 7875 as amended by RA 10606), state that remittance/payment of contribution shall be mandatory for all members and it shall be made to PhilHealth offices or to any of its Accredited Collecting Agents (ACAs). Failure to timely remit/pay the appropriate premium contribution shall be subject to interest and surcharges as prescribed by the Corporation without prejudice to other applicable penalties herein provided.

In support of the above provisions, PhilHealth shall continue to accredit collecting agents to provide more convenient payment windows to all PhilHealth members.

To fully implement the timely and accurate posting of premium payments through the ACAs using the over-the-counter collection scheme, PhilHealth mandates ACAs on the manner of acknowledging all payments of premium contributions using a pre-validation system.

**II. OBJECTIVES**

This PhilHealth Circular intends to regulate the use of pre-validation system in acknowledging payments of premium contributions from PhilHealth members using the over-the-counter collection scheme.

**III. SCOPE**

This PhilHealth Circular covers the use of the pre-validation system of ACAs linked to PhilHealth system to generate the Electronic PhilHealth Acknowledgement Receipt (ePAR) as proof of premium payments.

**IV. DEFINITION OF TERMS**

- A. Accredited Collecting Agent (ACA)** – any person, natural or juridical, accredited by the Corporation to receive, account and remit premium contributions of members.
- B. Collection and Remittance Agreement (CRA)** – a formal agreement outlining the rules of engagements, procedures and processes agreed upon between and among the Corporation and the Accredited Collecting Agent.

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- C. **Electronic PhilHealth Acknowledgement Receipt (ePAR) Numbers** – a set of system-generated numbers which forms part of the validation data that serves as evidence of receipt of premium contribution.
- D. **Over-the-Counter (OTC) scheme** – a collection scheme that issues a prescribed proof of payment to be validated at the front end of the Accredited Collecting Agent.
- E. **PhilHealth Agents Receipt (PAR)** – a sequentially-numbered accountable receipt for issuance by the ACA upon acceptance of payment for premium contribution made over-the-counter (OTC) by the paying member/payor.
- F. **Pre-Validation System** – a system link through a web service to validate the Statement of Premium Account (SPA) to be presented by the member when paying the premium contribution.
- G. **Statement of Premium Account (SPA)** - a system generated billing statement which indicates the reference number and total amount of premium due for the covered period including applicable interest and discount.
- H. **Teller System** – a system used by the tellers or cashiers of a bank and/or a collection agent for the acceptance of money for a particular payment transaction.

V. **POLICY STATEMENTS**

- A. ACAs using over-the-counter scheme shall acknowledge premium payment from member by validating the Statement of Premium Account (SPA) presented for payment. The payment validation shall include the following payment details:
  1. PhilHealth Employer Number (PEN)/ PhilHealth ID Number (PIN);
  2. ACA Acronym and ACA branch name or location code;
  3. SPA Number;
  4. Transaction Reference Number (TRN);
  5. Electronic PhilHealth Acknowledgement Receipt (ePAR);
  6. Date and Time of Payment; and
  7. Amount Paid
- B. ACAs to use either their own bills payment slip or the hard copy SPA presented by the member for the validation of the aforesaid payment information.
- C. ACAs shall comply to the covenants stated in the signed Collection and Remittance Agreement (CRA)<sup>1</sup> when remitting and reporting the collections received for a particular day.
- D. Local Government Units as ACAs who cannot comply with the pre-validation system due to unstable internet connection, non-availability of internet provider or for any other valid reasons shall be exempted from this policy.
- E. This policy shall be regularly monitored and enhanced as necessary.

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<sup>1</sup> PhilHealth Circular No. 08, s-2009, New Guidelines for Accrediting Collecting Agents for the Collection of PhilHealth Premium Contributions



**VI. PENALTY CLAUSE**

Violations of any provisions of this PhilHealth Circular on the use of the pre-validation system shall be dealt with accordingly in accordance with relevant and applicable laws.

**VII. TRANSITORY CLAUSE**

To provide sufficient time for ACAs to align their processes and enhance their telling systems, ACAs will be given a transitory period of one (1) year upon effectivity of this PhilHealth Circular to include the pre-validation system. In the meantime, ACAs may still use their existing over-the-counter collection scheme using the PhilHealth Agents Receipt (PAR) and /or its own bills payment slip when issuing official receipts to paying members. Thereafter, compliance to this policy shall be strictly implemented.

**VIII. SEPARABILITY CLAUSE**

In the event that a part or provision of this PhilHealth Circular is declared unauthorized or rendered invalid by any Court of Law or competent authority, those provisions not affected by such declaration shall remain valid and effective.

**IX. DATE OF EFFECTIVITY**

This PhilHealth Circular shall take effect fifteen (15) days after its complete publication in the Official Gazette or in a newspaper of general circulation.

A copy thereof shall be deposited thereafter with the Office of the National Administrative Register (ONAR) at the University of the Philippines Law Center.

*DST*  
**ATTY. ELI DINO D. SANTOS**  
Officer-in-Charge, Office of the President and CEO

Date signed: 9/9/22



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