

PHILHEALTH CIRCULAR

No. 12023 - 0010

TO : ALL EMPLOYERS IN THE GOVERNMENT AND PRIVATE SECTORS

SUBJECT : Payment of Premium Contributions through the Online Payment Facility of the Electronic Premium Remittance System (EPRS) (Revision 1)

I. RATIONALE

PhilHealth is mandated to establish and maintain an updated membership and contribution database pursuant to the Universal Health Care Act.

Likewise, the Ease of Doing Business and Efficient Government Service Delivery Act of 2018 mandates for streamlining and improving the current systems and procedures of PhilHealth's services aimed at reducing processing time, cut bureaucratic red tape and eliminate corrupt practices.

To fulfill these mandates and to provide the utmost ease, convenience and security to all employers, the Corporation introduced the Electronic Premium Remittance System (EPRS) with an online payment facility where employers can manage and pay their premium remittance online anytime and anywhere so long as there are internet connections.

II. OBJECTIVES

The use of the EPRS online payment aims to provide faster acknowledgement of premium payments and immediate posting of employers' premium contributions. Moreover, the use of the EPRS online payment will resolve the prevalence of dishonored payment transactions and prolonged reconciliation status in the EPRS due to erroneous posting of payment information.

III. SCOPE

This *PhilHealth* Circular covers the payment of the premium contribution of Employers in the Government and Private Sectors thru the online payment facility of the Electronic Premium Remittance System (EPRS). Parallel to this, the Corporation shall allow exemption to this policy for employers located in areas with unstable internet connection and in provinces classified as Geographically Isolated and Disadvantaged Areas (GIDAs) and other justifiable reasons as determined by the *PhilHealth* Regional Offices (PROs).

MASTER COPY
DC: mys Date: 5/31/25

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. Advice of Check Issued and Cancelled (ACIC)** – report prepared and submitted at least daily by an agency/entity to the Government Servicing Bank (GSB) to enable the payees to encash or negotiate the issued checks. The advice shall be promptly submitted to the GSB.
- C. Electronic Premium Remittance System (EPRS)** – online platform that allows updating of employee list, premium remittance, and reporting of employee contribution to PhilHealth.
- D. Employer** – a natural or juridical person who pays or compensates for services rendered by one or more individuals.
- E. Geographically Isolated and Disadvantaged Areas (GIDAs)** – refers to identified communities by the *Department of Health (DOH)* or any authorized government agency with marginalized population physically and socio-economically separated from the mainstream society and characterized by:
1. Physical factors such as those isolated due to distance, weather conditions and transportation difficulties (island, upland, lowland, landlocked, hard to reach and unserved/underserved communities); and,
 2. Socio-economic factors such as high poverty incidence, presence of vulnerable sector, communities in or recovering from situation of crisis or armed conflict.
- F. Manager's Check** - a check issued by the bank's manager upon the bank itself promising to pay to the payee or its order an amount certain in money at a certain date.
- G. Statement of Premium Account (SPA)** – a billing statement generated using the Electronic Premium Remittance System (EPRS) that is required to be presented upon payment of premium contributions.

V. POLICY STATEMENTS

- A.** Effective the applicable period of June 2020 and onwards, all premium contributions of employers and their employees in the Government and Private sectors shall be made thru the online payment facility of the EPRS.
- B.** All Employers are required to enroll their EPRS account at any Accredited Collecting Agent (ACA) of choice with payment gateway/facility or pay through available digital wallets interlinked with EPRS to be able to remit premiums online. A complete list of all accredited collecting agents interlinked with EPRS online payment facility can be accessed through www.philhealth.gov.ph.
- C.** Employers who cannot comply with the online scheme due to unstable internet connection, no available internet providers, located in areas classified as GIDAs or

MASTER COPY
DC: MJS Date: 5/31/23

for any other justifiable reason may request for temporary exemption and submit a duly-accomplished Request for Exemption from Paying Premium Contribution through the Online Payment Facility of the EPRS (Annex A). The request and the corresponding supporting documents, such as a Certificate of No Available Internet Signal from the Barangay or Internet Provider, screen shot of weak internet signal, or any document to support the reason of the request may be submitted to the Local Health Insurance Office (LHIO), who shall then forward or endorse to the Collection Section (ColSec) of the PhilHealth Regional Office (PRO) for further evaluation, assessment and recommendation for approval or denial of the Regional Vice President (RVP). A Certificate of Exemption shall be issued by the concerned PRO to the requesting employer to be able to pay through over-the-counter in any LHIO or ACA.

- D. The Certificate of Exemption (COE) shall be valid for a maximum of three (3) months upon the date of issuance to give ample time for the employer to facilitate enrollment in other available online payment facilities. The COE may be extended subject to approval of the RVP.
- E. Over-the-Counter (OTC) payments at any PhilHealth Office shall also be allowed for the following:
1. During system downtime especially during deadlines. The employer shall present screenshots of the "system error" with the date and time stamps indicating when the system error occurred in the EPRS or from the ACAs online banking facility portal.
 2. Payment of adjusted PhilHealth premiums of government employees with salary differentials and step increments thru List of Due and Demandable Accounts Payable with Advice to Debit Account (LDDAP-ADA) per Department of Budget and Management Circular Letter No. 2013-16.¹

Payment in the aforementioned instance shall be accepted through over-the-counter in LBP, DBP or PVB through auto-debit arrangement, on-us checks or any modes of payment applicable to government agencies following existing COA rules and regulations. After payment, the employer should visit any PhilHealth office for the issuance of the PhilHealth Official Receipt (POR) and ensure posting of the additional report.
 3. Employers with additional newly-hired employees not previously reported, those with underpayments as a result of payroll validation and payment of arrears as supported by a Billing Statement.
 4. Employers with pending request for exemption received by any PhilHealth Office within ten (10) days before the payment deadline. In this instance, employer may only pay their premium contribution in the PhilHealth Office where they submitted their request for exemption for validation purposes.
 5. Employers with denied request for exemption that have thirty (30) days from receipt of denial to comply with the Online Payment Scheme. The employer is

¹ DBM Circular Letter No. 2013-16: Implementation of the Expanded Modified Direct Payment Scheme (ExMDPS) for Accounts Payable Due Creditors/Payees of All National Government Agencies (NGAs) (<https://www.dbm.gov.ph/wp-content/uploads/Issuances/2013/Circular%20Letter/CL2013-16/CL2013-16.pdf>)

MASTER
COPY

CC: Mys Date: 5/31/23

required to present the copy of the Notice of Denial when paying over-the-counter.

6. During fortuitous events as officially declared by any relevant Government agency.

F. All over-the-counter payments made at the ACAs or LHIOs shall be on a cash basis or thru Manager's Check.

G. Exempted Government Employers and those located in GIDAs shall be allowed to use their checking account provided the necessary Advice of Check Issued and Cancelled (ACIC) duly stamped received by their drawee bank is presented and submitted to the concerned PRO or LHIO.

H. PhilHealth is committed to protecting personal data from loss, misuse and any unauthorized processing activities and will take all reasonable precautions to safeguard its security and confidentiality. PhilHealth shall not share, or transfer the same to any third party without consent of the subject. All personal data will be kept for a limited period in accordance to applicable laws and regulations, after which they will be disposed of in a safe and secure manner.

I. PhilHealth shall conduct an annual policy review and monitoring. The Member Management Group, in collaboration with all the relevant stakeholders, experts and representatives from PhilHealth Regional Offices (PROs) shall take the lead in the policy review and monitoring process. The result shall guide the Corporation to enhance subject policy or come up with a more responsive guideline.

VI. PENALTY CLAUSE

Any violation of this PhilHealth Circular and all existing related issuances shall be penalized under RA No. 11223 or the Universal Health Care Act, its Implementing Rules and Regulations and other applicable laws, rules and regulations.

VII. SEPARABILITY CLAUSE

In the event that a part of the provision of this PhilHealth Circular is declared unconstitutional or rendered invalid by any Court of Law or competent authority, provisions not affected by such declaration shall remain in full force and effect.

VIII. REPEALING CLAUSE

This policy repeals PhilHealth Circular No. 2020-0008 or the 'Payment of Premium Contributions through the Online Payment Facility of the Electronic Premium Remittance System (EPRS).' Further, all other issuances inconsistent with this PhilHealth Circular are hereby repealed and/or modified accordingly.

MASTER
COPY

DC: hys Date: 5/31/23

IX. DATE OF EFFECTIVITY

This *PhilHealth* Circular shall take effect fifteen (15) days following its publication in a newspaper of general circulation. A copy shall be deposited thereafter with the Office of National Administrative Register (ONAR) of the University of the Philippines Law Center.



EMMANUEL R. LEDESMA JR.
Acting President and Chief Executive Officer

Date signed: 05/29/2023

MASTER COPY
DC: mps Date: 5/31/23

