TAMANG SAGOT (TS)

Gabay sa Tamang Pag-Unawa sa PhilHealth Circular

TITLE	**WAIVER OF INTERESTS AND PAYMENT IN INSTALLMENT ARRANGEMENTS FOR MISSED PREMIUM CONTRIBUTIONS BY SELF-PAYING MEMBERS**
PC NUMBER	**2026-0010**

FOR SELF-PAYING MEMBERS

1 What is this Circular about?

This Circular serves as a guide on the waiver of interest on missed or late premium contributions of Self-Paying Members from November 2019 to December 2025. It allows installment payment arrangements for unpaid contributions, provided that the member is qualified and compliant with the applicable conditions.

2 Who are covered by this Circular?

This Circular covers all Self-Paying Members, including the following:

- Self-earning earning individuals
- Professional practitioners
- Land-based migrant workers
- Filipinos living abroad
- Filipinos with dual citizenship

3 What does Waiver of Interest mean?

The Waiver of Interest refers to the non-collection of accrued interest imposed due to unpaid or late payment of premium contributions.

4 Does the waiver also cover the waiver of unpaid premium contributions?

No. Only the accrued interest on missed or late premium contributions may be waived under this Circular.

5 What years of missed contributions are covered by the Waiver of Interest?

The Waiver of Interest covers missed contributions and late premium contributions from November 2019 to December 2025.

6 Can members who have already paid their accrued interest before this Circular took effect still request for a refund?

No. No refund or reimbursement shall be granted for interest that has already been paid before this Circular took effect.

7 How can members avail of the Waiver of Interest?

To avail of the Waiver of Interest, members must comply with the following:

- Payment of current and succeeding premium contributions, particularly for CY 2026 onward, in accordance with the prevailing contribution schedule;
- Empanelment or selection of primary care clinic by the member and their qualified dependents under the Yaman ng Kalusugan Program (YAKAP); and
- Updating of member records, including declared monthly income and dependent information.

8 What are the requirements to request a Waiver of Interest?

The member must submit the following documents to avail of the Waiver of Interest:

1. Letter Request for Interest Waiver
2. Valid government-issued ID
3. Proof of premium payments for current and succeeding year/s
4. Proof of YAKAP empanelment of the member and qualified dependents, if applicable
5. Updated PhilHealth Member Registration Form (PMRF), if applicable, together with supporting documents reflecting the following:
    - Revised monthly income declaration
    - Corrected or newly declared dependents
    - Updated address and contact details

9 Where can members submit their request to avail of the Waiver of Interest?

Members may submit their application to any of the following:

1. PhilHealth Regional Office
2. Branch Office

3. Local Health Insurance Office (LHIO)
4. PhilHealth Express Office

10 When is the deadline for the application for waiver or installment arrangement?

Members may submit their application for the Waiver of Interest or Installment Payment Arrangement until December 31, 2027, or within any extended period that may be prescribed by PhilHealth.

11 What is an Installment Payment Arrangement?

An Installment Payment Arrangement is a payment option that allows qualified members to settle their unpaid contributions through installment or equal monthly payments. No additional interest shall be imposed, provided that the member strictly complies with the terms of the arrangement and payments are made within the applicable period.

12 What are Principal Premium Arrears?

Principal Premium Arrears refer to the total amount of unpaid premium contributions for the applicable period, excluding interest, penalties, or surcharges.

13 What are the maximum installment terms?

The maximum installment period depends on the number of missed months:

Applicable Period with Arrears	Maximum Installment Payment Arrangement
1-12 months	12 months
13-24 months	24 months
25-36 months	36 months
37-48 months	48 months
More than 48 months	60 months

14 Will interest continue to accrue while the member is paying through installments?

No. No new interest shall accrue during the installment period, provided that the member complies with the approved payment schedule or arrangement.

15 Can members still avail of benefits even if they have unpaid contributions?

Yes. Under the Universal Health Care Act, members may still avail of PhilHealth benefits even if they have unpaid contributions. However, members are encouraged to pay their contributions to avoid the imposition of interest or penalties to prevent any inconvenience when availing of benefits.

16 When will the Waiver of Interest or Installment Payment Arrangement take effect?

The Waiver of Interest or Installment Payment Arrangement shall take effect upon the official approval of the application by PhilHealth.

17 How can a Self-Paying Member with arrears return to active contribution status?

A Self-Paying Member with unpaid contributions may become active again by paying at least one current contribution for CY 2026 and updating their records with PhilHealth.

18 Can Self-Paying Members request an adjustment or exemption from their arrears?

Yes. Self-Paying Members may request an adjustment to their recorded arrears for certain months if there is sufficient justification, such as lack of income, incorrect categorization, or other acceptable reasons, provide that supporting documents are submitted.

19 What if the member cannot afford to pay the arrears?

Members who are unable to pay may undergo an assessment by a social worker from the DSWD or the LGU where they reside.

They must submit a case study, certificate of indigency or inability to pay, or other similar document issued by the social worker.

20 How can members check their premium contribution records and arrears?

Members may verify their records through any of the following:

1. PhilHealth Member Portal
2. eGovPH Super App
3. Any PhilHealth Local Health Insurance Office (LHIO)

21 What will happen if a member fails to comply with the approved installment arrangement?

Failure to comply with the prescribed conditions or payment schedule may result in the revocation of the granted Waiver of Interest after due notice from PhilHealth.

Once revoked, the remaining arrears shall become immediately due and payable and shall again be subject to the applicable interest.

22 What are the penalties for fraudulent acts or non-compliance with the terms and conditions of the waiver?

Any false statement, falsification of documents, fraud, or continued non-compliance with the prescribed conditions may result in:

1. Denial or revocation of the waiver; and
2. Imposition of applicable penalties in accordance with existing PhilHealth policies and other applicable laws.

23 When is the transition period of this new policy?

The rest of CY 2026 will serve as a transition period to ensure a smooth and system-ready implementation of the new policy.

24 When will the new policy be fully and strictly implemented?

Full and strict implementation of this new policy shall commence on January 1, 2027.

CONTACT INFORMATION

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This FAQ is based on PhilHealth Circular No. 2026-0010 Waiver of Interests and Payment in Installment Arrangements for Missed Premium Contributions by Self-Paying Members. For the latest updates, please visit the PhilHealth website or coordinate with the nearest PhilHealth Regional Office or Local Health Insurance.