TAMANG SAGOT (TS)

Gabay sa Tamang Pag-Unawa sa PhilHealth Circular

TITLE	**COVERAGE OF PERSONS WITH DISABILITY IN THE NATIONAL HEALTH INSURANCE PROGRAM**
PC NUMBER	**2026-0017**

COVERAGE OF PERSONS WITH DISABILITY IN THE NATIONAL HEALTH INSURANCE PROGRAM

1 What is this Circular about?

It sets the rules for the mandatory PhilHealth coverage of all Persons with Disability (PWDs) under Republic Act (RA) No. 11228 and RA No. 11223 (UHC Act), covering registration, validation, premium contributions, and benefits.

2 Who are covered by this Circular?

All Filipino PWDs, including qualified dependents.

3 What is the most important provision in this Circular?

PWDs in the PWD Registry are automatically covered, and the National Government pays the premium. For employed PWDs, the employer and the National Government share the premium equally, so the PWD no longer pays the employee share.

4 Who is considered a PWD?

Filipinos with long-term physical, mental, intellectual, or sensory impairments that may hinder full and equal participation in society.

5 What is the PWD Registry?

The registry PhilHealth uses to check disability status: the Department of Health (DOH) Philippine Registry of Persons with Disability (PRPWD) for now, and the UPWDIS once PhilHealth announces that the UPWDIS is fully operational. It is the main basis for PWD registration, validation, and tagging.

6 What is the PRPWD?

The DOH national registry of PWDs, used by Local Government Units (LGUs) to register PWDs and issue PWD IDs. The PRPWD will eventually be fully incorporated into the UPWDIS.

7 What is the UPWDIS?

The national digital ID system for PWDs under NCDA Administrative Order No. 001, s. 2026. It is managed by the National Council on Disability Affairs (NCDA) and the Department of Social Welfare and Development (DSWD), and includes the PRPWD.

8 Where can a PWD get a PWD ID?

From the LGU through the Persons with Disability Affairs Office (PDAO).

9 How are PWDs registered in PhilHealth?

PhilHealth regularly matches its membership database with the PWD Registry and tags verified PWDs automatically. A PWD may also register by walk-in or through the employer.

10 Is walk-in registration allowed for PWD registrants?

Yes. Submit a filled-out PhilHealth Member Registration Form (PMRF) and a photocopy of the PWD ID at the nearest Local Health Insurance Office (LHIO).

11 What happens after a PWD submits the requirements to the LHIO?

The LHIO checks the records against the PhilHealth database and the PWD Registry. Once verified, the PWD receives a Member Data Record (MDR) and PhilHealth Card. If not yet found in the PWD Registry, the member is tagged "For Verification" (see Question No. 17).

12 What are the requirements for employed PWDs?

Employers may, on a voluntary basis, submit the following through the PhilHealth Employers' Engagement Representative (PEER), in coordination with the concerned PhilHealth Accounts Information Management Specialist (PAIMS), or at the nearest LHIO:

- Filled-out PMRF;
- Photocopy of the employee's PWD ID; and
- Employer Certification on the Employment of Persons with Disability (Annex A).

Employed PWDs may also register personally at the nearest LHIO.

13 What is the PhilHealth UPWDIS/PRPWD Verification Report?

A PhilHealth report (Annex B) that confirms which employees are verified PWDs, issued after checking the employer's documents against the PWD Registry.

14 What happens to PWDs who are Direct Contributors without an employer, such as self-earning individuals, professional practitioners, and Overseas Filipino Workers (OFWs)?

Once verified in the PWD Registry, the member is reclassified as Indirect Contributor – Persons with Disability, and the National Government pays the full premium.

15 What happens to PWDs who are already Indirect Contributors?

The PWD remains an Indirect Contributor, and the PWD details are added to the member record. The primary category will be set once the policy on membership hierarchy is issued.

16 How can a PWD who is below 21 years old be registered?

A PWD below 21 who is unmarried, unemployed, and without children is registered as a principal member once verified in the PWD Registry.

17 What if a PWD is not yet in the PWD Registry?

The member is tagged "For Verification," keeps the current membership category, continues paying the usual premium, and can still use PhilHealth benefits. The PWD classification and premium subsidy start only after confirmation in the PWD Registry. The member should coordinate with the LGU's PDAO.

18 How long is the "For Verification" tag valid?

Only for the calendar year in which it was applied. Tagged records are rechecked at year-end. Once confirmed, the member is reclassified as an Indirect Contributor from the date of tagging.

19 When does the premium subsidy start?

- Employed PWDs – from the month the employer or the PWD submits the complete requirements.
- Non-employed PWDs – from the calendar year the PWD is confirmed in the PWD Registry.

20 What is the PCU?

The PhilHealth Check Utility (PCU) is an online tool that verifies identity and liveness for registration, record updates, and YAKAP transactions. It can also be used on personal devices.

21 Why should PWDs register with PhilSys?

The PCU relies on PhilSys. Without PhilSys registration, PCU verification fails and a valid proof of identity must be presented, which may cause delays.

22 Can membership records be updated online?

Yes, through the PhilHealth Member Portal or the eGov PH Super App.

23 Are PWDs covered by No Balance Billing (NBB) and No Co-Payment?

Yes. PWDs are entitled to the NBB or No Co-Payment policy, in accordance with existing PhilHealth policies.

24 How are mandatory discounts applied to a PWD's hospital bill?

The hospital first removes the 12% VAT, then deducts the 20% PWD discount, and then applies PhilHealth benefits. The claim can be filed only after these deductions.

25 How can a PWD avail of the benefits of the YAKAP Program?

Choose an accredited YAKAP Clinic and complete the First Patient Encounter (FPE), through the PhilHealth Member Portal, the eGov PH Super App, or the nearest LHIO.

26 How are PWDs informed about this Circular?

Through PhilHealth advisories, digital platforms, member notifications, and community campaigns such as YAKAP Caravans. Members should keep contact details updated.

27 What happens once the UPWDIS becomes fully operational?

PhilHealth will issue a public advisory. From then on, only PWDs confirmed in the UPWDIS will be classified under the PWD membership categories.

28 What happens if a PWD uses a fake ID or false information?

This is strictly prohibited. The record will be corrected, any benefit or subsidy wrongly received will be recovered, and the violator may face administrative, civil, or criminal liability. The registration of a member found not to be a PWD will be cancelled.

29 When will this Circular take effect?

Immediately upon publication in a newspaper of general circulation or in the Official Gazette.

CONTACT INFORMATION

9812| PhilHealth Website: www.philhealth.gov.ph

This FAQ is based on PhilHealth Circular No. 2026-0017 Coverage of Persons with Disabilities in the National Health Insurance Program. For the latest updates, please visit the PhilHealth website or coordinate with the nearest PhilHealth Regional Office or Local Health Insurance.