

TITLE	GUIDELINES ON RECOVERY OF MISSED EMPLOYER CONTRIBUTIONS THROUGH A ONE-TIME WAIVER OF INTEREST
PC NUMBER	2026-0001

FOR EMPLOYERS**PHILHEALTH ONE-TIME WAIVER OF INTEREST****1 What does this PhilHealth Circular contain?**

It is a program that aims to give employers the opportunity to pay their missed contributions with a one-time waiver or low interest.

2 Why is PhilHealth offering this one-time waiver of interest?

PhilHealth offers this program to assist employers experiencing financial difficulties and to encourage the settlement of overdue contributions by allowing payment without heavy interest charges.

3 Where should employers pay and submit the required documents to avail this program?

Employers can pay its premium contributions through EPRS using SPA, while payment for interest must be done over the counter at any PhilHealth Local Health Insurance Office (LHIO).

4 Who can avail of this program?

The following can avail of the program:

- All government employer and private sector with unpaid premium contribution from July 2013 to December 2024.
- Employers with pending requests or appeals for waiver
- Employers with remaining unpaid interests or surcharges
- Employers who are currently under an installment arrangement

TAMANG SAGOT (TS)

Gabay sa Tamang Pag-Unawa sa PhilHealth Circular

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5 When is the effectivity of the program?

The Program shall be effective one (1) year from the effectivity of the circular, which shall commence upon the publication of the PhilHealth Circular in newspaper, or until December 31, 2026, or on any date as may be determined by PhilHealth.

The employer's request must be submitted within one (1) year from the effectivity date of this PhilHealth Circular. Filing beyond December 31, 2026 will not be allowed.

6 How can employers avail of this program?

Employers may avail of the program through the following steps:

- Coordinate with the assigned PhilHealth Accounts Information Management Specialist (PAIMS).
- Submit the required documents to the nearest PhilHealth Regional Office (PRO) or Local Health Insurance Office (LHIO).
- Register employees under YAKAP and avail of the First Patient Encounter (FPE).
- Pay the unremitted contributions based on the prescribed payment terms.

7 What interest rates will be imposed under this program?

The applicable interest rate depends on the employer's chosen payment period:

- 2% interest – if paid within 7-12 months
- 1% interest – if paid within 2-6 months
- Full waiver of Interest – if the total amount is paid within 1 month

8 Can previously paid interest or surcharges be refunded?

No. The one-time waiver of interest shall apply only to unpaid contributions from the effectivity of the program. Therefore, no refund shall be granted for any interest and/or surcharge already settled together with the premium contributions.

9 What happens if the employer fails to comply with the approved payment schedule?

Any delay or failure to comply with the approved payment schedule shall result in the imposition of the regular interest rate as provided under existing circulars.

CONTACT INFORMATION

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This FAQ is based on PhilHealth Circular No. 2026-0001 Guidelines on Recovery of Missed Employer Contributions Through a One-Time Waiver of Interest. For the latest updates, please visit the PhilHealth website or coordinate with the nearest PhilHealth Regional Office or Local Health Insurance Office.