

PhilHealth now covers home isolation of mild and asymptomatic COVID-19 cases

The Philippine Health Insurance Corporation (PhilHealth) announced its coverage on home isolation of COVID-19 confirmed mild and asymptomatic patients through its Circular No. 2021-0014 published on August 19, 2021 and will take effect in 15 days from publication.

According to the Department of Health, 41% of hospital beds are occupied by mild COVID-19 cases. Further reports confirmed that 95% of hospital beds in the National Capital Region are occupied given the recent surge of COVID-19 cases. This new PhilHealth benefit can help free up hospital beds in favor of cases needing higher level of care.

The COVID-19 Home Isolation Benefit Package (CHIBP) will serve as an alternative for patients who meet certain social and clinical criteria, enabling them to receive health support in their homes.

The home isolation package can be availed of by asymptomatic patients who tested positive for COVID-19 through RT-PCR test but with no signs of the disease; and patients who exhibit mild symptoms such as fever, cough, and sore throat, among others. However, PhilHealth clarified that mild cases do not exhibit symptoms of pneumonia and hypoxia – or low blood oxygen levels – as these are only manifested in more severe cases.

The state health insurer also clarified that only those who passed both the clinical and social criteria shall be entitled to the benefit, and they can choose their preferred CHIBP

provider from a list posted on PhilHealth's website. The benefit is available only in surge areas as declared by the Inter-Agency Task Force for the Management of Emerging Infectious Diseases. PhilHealth invites all facilities in these areas to enlist as CHIBP providers at no additional accreditation fee.

Services under the package include home consultations for a minimum of 10 days, daily monitoring of patients that may be done through teleconsultation, and provision of a home isolation kit. The package, which offers coverage of P5,917 per claim, also includes other services such as patient education and referral to a higher-level facility, if needed.

CHIBP providers may refer patients to higher-level facilities should they experience deterioration during home isolation. If the patient expires during home isolation, the facility can still file a claim.

PhilHealth also reminded that filing of CHIBP claims must be done electronically by the facility and shall be processed within 60 calendar days from receipt.

For more information on this new benefit, members and facilities may direct their inquiries to PhilHealth Regional, Branch or Local Health Insurance Offices. Queries may also be sent via e-mail at actioncenter@philhealth.gov.ph, or thru its Callback Channel 09216300009 where one receives a return call from the PhilHealth Action Center. ###

Reference: Dr. Shirley B. Domingo, Vice President for Corporate Affairs and Official Spokesperson | Mobile No: 09171360964



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