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# PhilHealth offers online payment window for self-paying individuals



**T**he Philippine Health Insurance Corporation (PhilHealth) announced that self-paying members can now pay their health insurance contributions using the recently launched PhilHealth Member Portal.

Using the Portal's payment management module, they can generate their Statement of Premium Account (SPA) that serves as their billing statement. Self-paying individuals may also select the number of months that they will pay for – from one month to a maximum of three years. After selecting the desired payment range, the module will automatically compute the total contributions due for payment based on their declared income and indicate the due date.

After generating their SPA, the payor then proceeds with choosing the accredited collecting agent (ACA) which will process their payment. Currently, PhilHealth has engaged IPAY-MYEG Philippines, Inc. as its payment partner. Other partners such as PayMaya will soon be added.

The payor will then be directed to the ACA's domain to make the payment either using Visa or Mastercard credit, debit, pre-paid cards, or GCash. Minimal convenience and service fees will be applied to each transaction. For each

successful payment, members will receive their electronic PhilHealth Acknowledgement receipt or ePAR and an e-mail or SMS confirmation.

This payment option will soon be available to Overseas Filipino Workers.

PhilHealth President and CEO Atty. Dante A. Gierran said that this is a well-timed development since many Filipinos still encounter travel restrictions due to the COVID-19 pandemic. *"Now, they can conveniently pay their contribution at the comfort of their homes. Hindi na sila magkocommute, gagastos sa pamasahe at pipila sa mga bangko. Sa PhilHealth online payment facility ay ginawa din nating ligtas ang pagbabayad ng kontribusyon."*

In exchange for convenience, a flat rate of P25 will be included in the transaction, while applicable service charge depending on the payment method – 3% for credit/debit/pre-paid cards and 2.5% for GCash users – will also be added to the total payable amount.

Meanwhile, self-paying members who prefer to pay over-the-counter may still do so by presenting their SPA at any PhilHealth office or its accredited collecting agents nationwide. They will be issued the usual hard copy of the receipt as proof of payment. ###

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