



PhilHealth

Your Partner in Health



Bawat Pilipino **MIYEMBRO**
Bawat miyembro **PROTEKTADO**
Kalusugan natin **SEGURADO**

NATIONAL HEALTH INSURANCE ACT OF 2013

What is PhilHealth?



The country's largest social health insurance that....

- aims for universal coverage
- ensures comprehensive and responsive medical care benefits for program members and beneficiaries

Our Vision

Republic Act 10606

Ensures coverage of
the poor and the
marginalized

Strengthens program
implementation

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Our Mission

**Sulit na Benepisyo
sa Bawat Miyembro**

**Dekalidad na Serbisyo
Para sa Lahat**



Social Solidarity thru PhilHealth

Pooling of funds

- The rich subsidizes the poor
- The healthy subsidizes the sick
- The young subsidizes the old
- The employed subsidizes the unemployed

MEMBERS AND DEPENDENTS



Current NHIP Members



FORMAL ECONOMY

This member category includes those with formal contracts and fixed terms of employment including workers in the government and private sector, whose premium contribution payments are equally shared by the employee and the employer



INFORMAL ECONOMY

This member category includes a wide range of individuals and sectors ranging from the self-earning to migrant workers



SENIOR CITIZENS

This category is for those who are 60 years old and above and are not currently covered by any of the existing membership categories of PhilHealth



LIFETIME MEMBERS

This category is for members who have reached the age of retirement under the law and have paid at least 120 monthly premium contributions.



INDIGENT

To this category belong persons who have no visible means of income, or whose income is insufficient for family subsistence, as identified by the Department of Social Welfare and Development (DSWD), based on specific criteria



SPONSORED

This category includes members whose contributions are being paid for by another individual, government agencies, or private entities

Members in the Formal Economy

(Automatic/mandatory members of the Program)

- Private/Government Sector Workers
- Uniformed members of the AFP, PNP, BJMP and BFP
- Barangay Officials (per DILG Memo. Circular # 2002-66)
- Household Helpers and Family Drivers (per Kasambahay Law, RA 10361)



Formal Sector



of the basic monthly salary

PhilHealth may impose interests
and / or surcharges not exceeding
2.5% per month; and waive such interests

underlined portion: as raised in the
regional consultations

Premium Contribution-employed sector (2.5% of the Basic Salary)

Salary Bracket	Salary Range	Salary Base	Total Monthly Premium	Employee Share*	Employer Share
1	8,999.99** and below	8,000.00	200.00	100.00	100.00
2	9,000.00 - 9,999.99	9,000.00	225.00	112.50	112.50
3	10,000.00 - 10,999.99	10,000.00	250.00	125.00	125.00
4	11,000.00 - 11,999.99	11,000.00	275.00	137.50	137.50
5	12,000.00 - 12,999.99	12,000.00	300.00	150.00	150.00
6	13,000.00 - 13,999.99	13,000.00	325.00	162.50	162.50
7	14,000.00 - 14,999.99	14,000.00	350.00	175.00	175.00
8	15,000.00 - 15,999.99	15,000.00	375.00	187.50	187.50
9	16,000.00 - 16,999.99	16,000.00	400.00	200.00	200.00
10	17,000.00 - 17,999.99	17,000.00	425.00	212.50	212.50
11	18,000.00 - 18,999.99	18,000.00	450.00	225.00	225.00
12	19,000.00 - 19,999.99	19,000.00	475.00	237.50	237.50
13	20,000.00 - 20,999.99	20,000.00	500.00	250.00	250.00
14	21,000.00 - 21,999.99	21,000.00	525.00	262.50	262.50
15	22,000.00 - 22,999.99	22,000.00	550.00	275.00	275.00
16	23,000.00 - 23,999.99	23,000.00	575.00	287.50	287.50
17	24,000.00 - 24,999.99	24,000.00	600.00	300.00	300.00
18	25,000.00 - 25,999.99	25,000.00	625.00	312.50	312.50
19	26,000.00 - 26,999.99	26,000.00	650.00	325.00	325.00

Premium Contribution-employed sector (2.5% of the Basic Salary)

Salary Bracket	Salary Range	Salary Base	Total Monthly Premium	Employee Share	Employer Share
20	27,000.00 - 27,999.99	27,000.00	675.00	337.50	337.50
21	28,000.00 - 28,999.99	28,000.00	700.00	350.00	350.00
22	29,000.00 - 29,999.99	29,000.00	725.00	362.50	362.50
23	30,000.00 - 30,999.99	30,000.00	750.00	375.00	375.00
24	31,000.00 - 31,999.99	31,000.00	775.00	387.50	387.50
25	32,000.00 - 32,999.99	32,000.00	800.00	400.00	400.00
26	33,000.00 - 33,999.99	33,000.00	825.00	412.50	412.50
27	34,000.00 - 34,999.99	34,000.00	850.00	425.00	425.00
28	35,000.00 and up	35,000.00	875.00	437.50	437.50

*Employee share represents half of the total monthly premium
while the other half is shouldered by the employer.

**For Kasambahay helper receiving a wage of less than Five Thousand Pesos (P5,000.00) per month, the employer will shoulder both the employee and employer share based on the premium schedule.

Reminder for Employers

PhilHealth Cashiers shall no longer accept premium payments from the employed sector starting

July 1, 2015.

Please pay via accredited collecting agents or through e-facilities.

RA 10361 “Kasambahay Law”

(Formal Economy Sector)

Employers are required to register their house help with the Corporation.

The employer shall shoulder the monthly contribution **(P200.00)** of their “Kasambahays” earning below P5,000.

Members in the Informal Economy

- Individuals in the informal sector (street vendors, hawkers, pedicab/tricycle/jeepney/taxi drivers, construction workers, home-based industries and services)
- Self-Earning Individuals (No employer-employee relationship) e.g. Practicing Professionals- doctors, lawyers, athletes and such other individuals.
- Migrant Workers
- Filipinos With Dual Citizenship
- Naturalized Filipino Citizenship
- Citizens of other country working and/ or residing in the Philippines.



Informal Economy

If income is below **P25,000.00**

**Quarterly Premium Contribution to be paid within
the applicable quarter:**

P600.00 per quarter or

P2,400 per year

1 st Quarter	P600	Due: end of March
2 nd Quarter	P600	Due: end of June
3 rd Quarter	P600	Due: end of September
4 th Quarter	P600	Due: end of December
TOTAL	P2,400.00	

Self-Earning Individual Professionals

under the Informal Economy

If income is above **P25,000.00**

Quarterly Premium Contribution to be paid within the applicable quarter.

P900.00

1 st Quarter	P900.00	Due: end of March
2 nd Quarter	P900.00	Due: end of June
3 rd Quarter	P900.00	Due: end of September
4 th Quarter	P900.00	Due: end of December
TOTAL	P3,600	

Who are considered practicing professionals?

- Accountant
 - Architect
 - Criminologist
 - Customs Broker
 - Dentist
 - Dietician
 - Engineer
 - Geologists
 - Landscape Architect
 - Law Practitioner
 - Librarian
 - Marine Deck Officer
 - Marine Engineer Officer
 - Master Plumber
 - Medical Technologist
 - Medical Doctor
 - Midwife
 - Naval architect
 - Nurse
 - Nutritionist
 - Optometrist
 - Pharmacist
 - Physical & Occupational Therapist
 - Professional Teacher
 - Radiologist & X-ray Technician
 - Social Worker
 - Sugar Technologist
 - Veterinarian
 - Guidance Counselor
 - Interior Designer
 - Industrial Engineer
 - Media
 - Actor/actresses
 - Director
 - Scriptwriter
 - News Correspondent
 - Professional Athletes
 - Coach, Trainor, Referee
- Other Professionals
- Agriculturist
 - Artist
 - Businessman/Business Owner
 - Consultant
 - Environment Planner
 - Fisheries Technologist
 - Forester

Migrant Workers

Premium Contribution

To be paid/renewed annually

P2,400/year

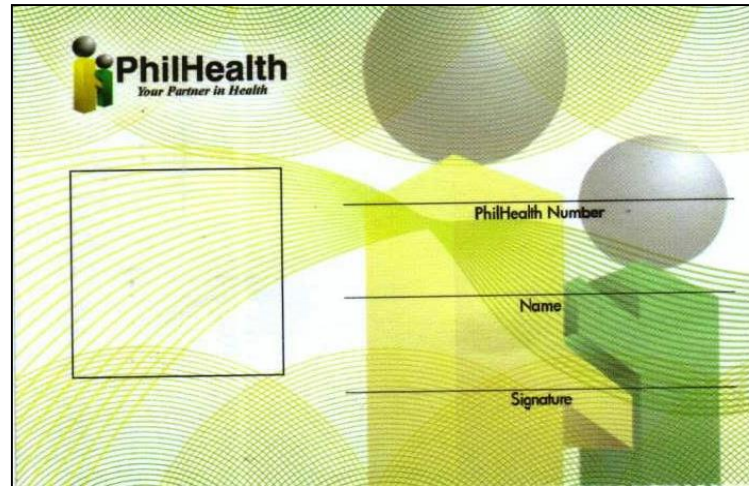
Example:

DATE OF PAYMENT: Jan. 27, 2015

Membership validity: Jan. 27, 2015 to Jan. 26, 2016.

Member must renew on or before the validity expires to avoid gaps in contributions and prevent temporary suspension of availment of benefit.

PhilHealth Identification Number Card



To be issued to all members to facilitate identification, eligibility verification and utilization recording.

Your PhilHealth Identification Number (PIN) is your lifetime number. In case of loss or wear and tear of card, fill up a request form for its replacement.

Lifetime Program Members

A member who has reached the age of retirement under the law and has paid at least 120 monthly contribution.

55 y/o- underground miners

56 y/o- uniformed personnel (AFP, PNP, BJMP)




70 y/o- members of the judiciary

60 y/o- others

Premium contributions of retirees/senior citizens who are still gainfully employed shall be compulsory.

Lifetime Member's ID

(Retiree / Pensioner)

	Republic of the Philippines PHILIPPINE HEALTH INSURANCE CORPORATION MEMBERSHIP IDENTIFICATION NON-PAYING MEMBER
	04-1751026 PHILHEALTH NUMBER
NAME	
	
SIGNATURE	
VILORIA ST BULANAO TABUK, KALINGA	
ADDRESS	

Senior Citizens

- RA 10645 ***“Mandatory PhilHealth Coverage for all Senior Citizens”***
- *Covers all senior citizens who are not currently covered under the NHIP:*
 - a. not yet issued with a PIN;
 - b. a member of the formal or informal economy sectors but has no qualifying contribution to be entitled to the Program benefits;
 - c. not an identified Indigent member under the NHTS-PR or Listahanan of the DSWD
 - d. not currently a Sponsored Member;
 - e. not yet qualified as a Lifetime Member;
 - f. a qualified dependent of a NHIP member who has been declared in PhilHealth’s membership database.

Senior Citizens

Benefits

- **Inpatient:** All Case Rates
- **Outpatient:** Day Surgeries, Radiotherapy, Hemodialysis, Outpatient Blood Transfusion
- **Z Benefits:** Catastrophic Illnesses
- **MDG Related:** Out patient malaria, Out patient HIV-AIDS, TB-DOTS, Voluntary Surgical Contraception, Animal Bite Treatment Package

Sponsored Member



A member whose contribution is being paid by another individual, government agency or private entity according to the rules as maybe prescribed by the Corporation. **(not included in the NHTS-PR listing of the DSWD)**

Those from the informal sector from the lower income segments who do not qualify for full subsidy of the National Government under the means test rule of the DSWD

Orphans, abandoned minors, out-of-school youths, street children, PWDs, senior citizens, battered women under DSWD custody or any of its accredited

Women about to give birth (as determined by DSWD means test)

Barangay health workers, nutrition scholars, etc.

Indigent Member

A person who has no visible means of income, or whose income is insufficient for the family subsistence, as identified by the DSWD.



Every year, the National Government subsidizes the premium contributions of the poorest of the poor who are listed under the NHTS-PR or “Listahanan”

Qualified Dependents


- **Legitimate spouse** (not a PhilHealth member)
- **Children 20 y/o and below**
(Unmarried and unemployed legitimate, legitimated, acknowledged, illegitimate children & legally adopted or stepchildren below 21 y/o).
- **Children 21 y/o above** (Suffering from congenital disability, either physical or mental, or any disability that renders them totally dependent on the member for support)
- **Parents 60 years old and above** (Not enrolled as a member and whose monthly income is below an amt. to be determined by the Corporation.
- **Foster Child** (as defined in the R. A. 10165 otherwise known as the Foster Care Act of 2012)
- **Parents with permanent disability** regardless of age as determined by the Corporation, that renders them totally dependent on the member for subsistence.





The member shall certify the truthfulness and accuracy of the information provided including the list of qualified dependents.
(Section 9)

ENGLISH VERSION



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION
 Citystate Centre, 709 Shaw Blvd., Pasig City
 Healthline : 637-9999 www.philhealth.gov.ph

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PMRF

PHILHEALTH MEMBER REGISTRATION FORM
 October 2010

PhilHealth Identification Number (PIN)

IMPORTANT REMINDERS

1. Your PhilHealth Identification Number (PIN) is your unique and lifetime number.
2. The issuance of PIN does not automatically qualify you and your dependents to be entitled to NHIP benefits.
3. Always use your PIN in paying your contributions and availment of NHIP benefits.

Please read instructions at the back before accomplishing this form.

PURPOSE: ☐ FOR ENROLLMENT ☐ FOR UPDATING


1. MEMBER INFORMATION			
Last Name	Name Suffix	First Name	Middle Name

Date of Birth (mm-dd-yyyy)	Place of Birth (City/Municipality/Province)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated	Tax Identification Number (TIN)	Nationality
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Residential Address				
Unit/Room No., Floor	Building Name	House/Building No.	Street	Subdivision/Village

As a general rule, the Corporation will not require documentary requirements unless warranted

Updating of Records

<p>ENGLISH VERSION</p> <div style="text-align: center;">  <p><i>Republic of the Philippines</i> PHILIPPINE HEALTH INSURANCE CORPORATION Citystate Centre, 709 Shaw Blvd., Pasig City Healthline : 637-9999 www.philhealth.gov.ph</p> </div> <p><u>IMPORTANT REMINDERS</u></p> <ol style="list-style-type: none"> 1. Your PhilHealth Identification Number (PIN) is your unique and lifetime number. 2. The issuance of PIN does not automatically qualify you and your dependents to be entitled to NHIP benefits. 3. Always use your PIN in paying your contributions and availment of NHIP benefits. <p>Please read instructions at the back before accomplishing this form.</p>	<p style="text-align: right;">This form can be reproduced and is not for sale.</p> <div style="text-align: center;"> <h1 style="margin: 0;">PMRF</h1> <p>PHILHEALTH MEMBER REGISTRATION FORM October 2010</p> <p style="text-align: center;">PhilHealth Identification Number (PIN)</p> <div style="border: 1px solid black; width: 200px; height: 20px; margin: 0 auto; position: relative;"> <div style="position: absolute; left: 0; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 20px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 40px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 60px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 80px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 100px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 120px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 140px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 160px; top: 0; width: 20px; height: 20px;"></div> <div style="position: absolute; left: 180px; top: 0; width: 20px; height: 20px;"></div> </div> <p>PURPOSE:</p> <div style="display: flex; justify-content: space-around;"> <input type="checkbox"/> FOR ENROLLMENT <input type="checkbox"/> FOR UPDATING </div> </div>		
1. MEMBER INFORMATION			
Last Name	Name Suffix	First Name	Middle Name
Date of Birth (mm-dd-yyyy)	Place of Birth (City/Municipality/Province)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Civil Status <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Married <input type="checkbox"/> Legally Separated
Residential Address		Tax Identification Number (TIN)	Nationality
Unit/Room No., Floor	Building Name	House/Building No.	Street
		Subdivision/Village	

- Use the **PMRF** when effecting changes in your PhilHealth membership
 - Declaration of dependents
 - Change of membership category
 - Change of address

Entitlement to Benefits

Members and their dependents are entitled to avail of the benefits if **EITHER** of the following is met:



OR

MONTHS

3 months within the last

6 months

OR

full premium for the calendar year



For Indigent, Sponsored
and OFW members

No Balance Billing

No other fees or expense shall be charged in government health care institutions
(PhilHealth Ward)

NBB

Health care professionals must not charge over and above the professional fees provided by the Program for members admitted to a service bed.



NBB is for Indigent/Sponsored Citizen, Kasambahay and their dependents

Excluded Benefits

RA 7875 as amended	RA 10606
Non prescriptions drugs and devices Alcohol abuse or dependency treatment Cosmetic surgery Optometric services 5th and subsequent normal obstetrical deliveries Cost-ineffective procedures which shall be defined by the Corp	Corporation shall not cover expenses for health services which the Corporation and the DOH consider cost ineffective through health technology assessment

Transitory Provision (Section 223)

Until such time that the Corporation and the DOH has determined their cost effectiveness through health technology assessment, all health services not currently compensable shall remain as such

REMEMBER..... FOR INPATIENT CARE

* A member has **45** days allowance for room and board per Calendar Year and another **45** days per Calendar Year for all dependents.

** SINGLE PERIOD OF CONFINEMENT

Refers to a confinement or series of confinements of the **same illness** not separated from each other by 90 days within a calendar year.