

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

THIRTEENTH CONGRESS
First Regular Session

House Bill No. 3119

Introduced by Honorable **CARMEN L. CARI**

Explanatory Note

This bill seeks to uplift the minimum standard of living of all househelpers by requiring their mandatory membership in the National Health Insurance Program (NHIP) under the Philippine Health Insurance Corporation (Philhealth).

It seeks to address the apparent and grave discrimination against this significant sector of the labor force, by upholding their dignity and protecting their rights and privileges as workers. It endeavors to provide health insurance coverage to this marginalized and often neglected sector of society. This proposal aims to ensure for them quality health care services that is affordable, acceptable, available and accessible.

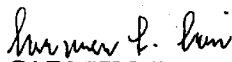
The health care services under Philhealth mandated by law is supposedly to cover all citizens of the Philippines. However, under Republic Act 7655 otherwise known as "An Act Increasing the Minimum Wage of Househelpers," a househelper in Metro Manila and in highly urbanized cities receives a minimum of Eight Hundred Pesos (P800.00) a month and a minimum of Five Hundred (P500.00) a month for those in other municipalities.

Under the Social Security System Law, only those househelpers who are receiving at least One Thousand Pesos (P1,000.00) a month shall be covered and are therefore entitled to all benefits provided thereunder. The National Health Insurance Act of 1995 (R.A. 7875) provides that all employees in the private sector covered by the SSS are immediately and automatically made members of the NHIP.

A look into the provisions of the above laws will show that said compulsory and mandatory coverage is available only to private employees or laborers receiving a minimum wage of One Thousand Pesos (P1,000.00) a month. It therefore excludes from coverage the househelpers who are paid less than the above minimum amount for membership in the SSS, and therefore, in the Philhealth coverage.

This discrepancy runs counter to the mandatory and compulsory coverage of all citizens of the Philippines in the Program as required by law. All employers of househelpers receiving a minimum wage of less than One Thousand Pesos (P1,000.00) a month is hereby mandated to enroll said househelpers under the Program and pay the required contributions to Philhealth.

In view of the foregoing, approval of this bill is earnestly sought.


CARMEN L. CARI

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AN ACT
REQUIRING THE MANDATORY COVERAGE OF ALL
HOUSEHELPERS IN THE NATIONAL HEALTH INSURANCE
PROGRAM (NHIP) UNDER THE PHILIPPINE HEALTH
INSURANCE CORPORATION (PHILHEALTH).

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. **Objective.** — This Act seeks to provide for the mandatory coverage of househelpers in the National Health Insurance Program (NHIP) under the Philippine Health Insurance Corporation (Philhealth).

SECTION 2. **Declaration of Policy.** — Section II, Article XIII of the 1987 Constitution declares that the State shall adopt an integrated and comprehensive approach to health development which shall endeavor to make essentials goods, health and other social services available to all the people at affordable cost. Priority for the needs of the underprivileged, sick elderly, disabled women and children shall be recognized. Likewise, it shall be the policy of the State to provide free medical care to paupers.

SECTION 3. **Coverage.** — All househelpers shall be covered by the Program regardless of the wages they receive from their employers; *Provided,* That all househelpers currently eligible for benefits under the Social Security

System (SSS) shall automatically be made members under the National Health Insurance Program (NHIP).

SECTION 4. **Enrollment.** – All househelpers shall enroll in the Program in order for them to be placed under coverage that entitles them to avail of the benefits and financial assistance provided therein. *Provided,* That the beneficiaries under this Act shall be issued appropriate documentation specifying eligibility to benefits and indicating how benefit was obtained or is being maintained.

SECTION 5. **Contributions.** – The employers of the househelpers shall pay the monthly contribution as provided for by law; *Provided,* That the monthly contributions shall not exceed three (3%) percent of the househelpers' monthly salary and shall not be deducted from the latter.

SECTION 6. **Penalties for Violation.** – Failure of the employer to remit to Philhealth his corresponding contribution shall not be reason for depriving the beneficiary of the benefits under the law. Such failure will however, subject the erring or negligent employer to the penalties provided by law, without prejudice to the right of Philhealth to collect full reimbursement for honoring a properly filed claim.

SECTION 7. Any law, executive order, letter of instruction, or any part thereof, which is inconsistent with any of the provisions of this Act is hereby repealed or amended accordingly.

SECTION 8. This Act shall take effect fifteen (15) days after its publication in the Official Gazette, or in at least two (2) newspapers of general circulation in the Philippines.

Approved,