

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

FIFTEENTH CONGRESS
Second Regular Session

HOUSE BILL NO. 5047

Introduced by **REP. ANTHONY G. DEL ROSARIO**

EXPLANATORY NOTE

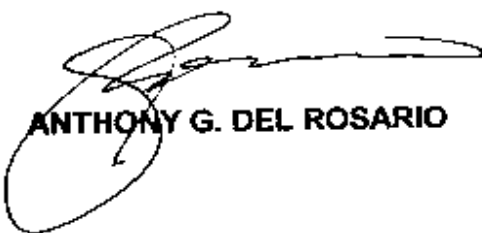
Section 11, Article XIII (Social Justice and Human Rights) of the 1987 Constitution provides, in part, that *"The State shall adopt an integrated and comprehensive approach to health development which shall endeavour to make essential goods, health and other social services available to all the people at affordable cost. xxx."*

This bill seeks to mandate the universal coverage of all citizens in the National Health Insurance Program.

Republic Act (RA) No. 7875, otherwise known as the *National Health Insurance Act of 1995*, was enacted to ensure accessibility and affordability of healthcare coverage to all Filipinos. To this day, however, the National Health Insurance Program has not completely realized this objective. Under RA 7875, membership is extended to members of SSS, GSIS and MEDICARE, retirees, pensioners and their dependents. But in the case of indigents, domestic helpers and unemployed, the law provides for several requirements which prevent most of them to be covered by the program such as the payment for annual premium contributions, and documentary and processing fees. Further, the law requires the fourth, fifth and sixth class local government units to subsidize the contributions of these indigents within their respective areas. However, because of limited resources of local government units, many are still deprived of the benefits of the National Health Insurance Program. In fact, many indigents die of various ailments without availing of the public healthcare services.

This proposed measure mandates that every Filipino should be entitled to mandatory universal healthcare coverage through their immediate inclusion and membership in the Philippine Health Insurance System. The membership will entitle them to healthcare benefits provided under RA 7875. Also, the required annual premium contribution shall be subsidized by the National Government which shall be included in the annual General Appropriations Act.

In view of the foregoing, immediate approval of this bill is highly recommended.



ANTHONY G. DEL ROSARIO

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HOUSE BILL NO. 5047

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AN ACT
PROVIDING FOR THE MANDATORY UNIVERSAL COVERAGE OF ALL CITIZENS
IN THE NATIONAL HEALTH INSURANCE PROGRAM, AMENDING FOR THE
PURPOSE REPUBLIC ACT NO. 7875, OTHERWISE KNOWN AS THE NATIONAL
HEALTH INSURANCE ACT OF 1995

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

SECTION 1. Section 6 of Republic Act No. 7875 is hereby amended to read as follows:

"SEC. 6. *MANDATORY Coverage.* – All citizens of the Philippines shall be [covered by] **ENTITLED TO THE MANDATORY UNIVERSAL COVERAGE OF the National Health Insurance Program.** [In accordance with the principles of universality and compulsory coverage enumerated in Section 2 (b) and 2 (l) hereof, implementation of the Program shall, furthermore be gradual and phased in over a period of not more than fifteen (15) years: *Provided, That the Program shall not be made compulsory in certain provinces and cities until the corporation shall be able to ensure that members in such localities shall have reasonable access to adequate and acceptable healthcare services*]."

SEC. 2. Section 7 of the same Act is hereby further amended to read as follows:

"SEC. 7. *Enrollment.* – The Program shall enroll **ALL CITIZENS OF THE PHILIPPINES AS beneficiaries** in order for them to be placed under coverage that entitles them to avail of benefits with the assistance of the

financial arrangements provided by the Program. The process of enrolment shall include the identification of beneficiaries, issuance of appropriate documentation of beneficiaries, issuance of appropriate documentation specifying eligibility to benefits, and indicating how membership was obtained or is being maintained. The enrollment shall proceed in accordance with these specific policies:

xxx

xxx

xxx.”

SEC. 3. Section 29 of the same Act is hereby amended to read as follows:

“SEC. 29. *Payment for Indigent Contributions.* – THE REQUIRED ANNUAL PREMIUM [C]contributions for indigent members shall be [subsidized partially] FULLY PAID by the [local government unit where the member resides. The Corporation shall provide counterpart financing equal to the LGU's subsidy for indigents: *Provided,* That in the case of fourth, fifth and sixth class LGUs, the National Government shall provide up to ninety percent (90%) of the subsidy for indigents for a period not exceeding five (5) years. The share of the LGUs shall be progressively increased until such time that its share becomes equal to that of the National Government] NATIONAL GOVERNMENT FROM THE AMOUNT WHICH SHALL BE ALLOCATED FOR THE PURPOSE IN THE ANNUAL GENERAL APPROPRIATIONS ACT IN ADDITION TO OTHER SOURCES OF CONTRIBUTIONS AS PROVIDED IN THIS ACT.

THE QUALIFIED INDIGENTS SHALL BE IDENTIFIED BY THE LOCAL HEALTH INSURANCE OFFICE BASED ON SPECIFIC CRITERIA SET BY THE CORPORATION AS PROVIDED IN PARAGRAPH (Q) OF SECTION 4 OF THIS ACT.

SEC. 4. Section 46 of the same Act is hereby amended to read as follows:

“SEC. 46. *Subsequent Appropriations.* – xxx

xxx

xxx

xxx

TO AUGMENT THE HEALTH INSURANCE FUNDS, AN
ADDITIONAL AMOUNT EQUIVALENT TO FIVE PERCENT (5%) OF THE
RESPECTIVE ANNUAL EARNINGS OF PHILIPPINE AMUSEMENT AND
GAMING CORPORATION (PAGCOR) AND THE PHILIPPINE CHARITY
SWEEPSTAKES OFFICE (PCSO) IS HEREBY AUTHORIZED TO BE
APPROPRIATED FOR THIS PURPOSE."

SEC. 5. This Act shall take effect fifteen days (15) days after publication in the
Official Gazette or in two (2) national newspapers of general circulation.

Approved,