



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila



Nineteenth Congress
First Regular Session

HOUSE BILL NO. 6772

**Introduced by Representatives Ferdinand Martin G. Romualdez,
Manuel Jose “Mannix” M. Dalipe, Ferdinand Alexander A. Marcos,
Yedda Marie K. Romualdez and Jude A. Acidre**

EXPLANATORY NOTE

This bill seeks to grant the President of the Philippines the power to suspend and adjust the period of implementation of the scheduled increase of premium rates for direct contributors of the Philippine Health Insurance Corporation (Philhealth), amending for the purpose Republic Act No. 11223, otherwise known as the “*Universal Health Care Act*.”

The 1987 Constitution vests in the State the responsibility to protect and promote the people’s right to health, including access to quality health care, especially the most vulnerable. Consistent with this state policy, the Universal Health Care Act was enacted in 2018 to “*ensure that all Filipinos are guaranteed equitable access to quality and affordable health care goods and services, and protected against financial risk.*” The intent of the law is clear and cannot be overemphasized. Filipinos need and deserve a comprehensive set of health services that are cost effective, high-quality, and responsive to the requirements of all citizens.

To realize the objectives of the Universal Health Care Act, sufficient funding is understandably necessary; thus, under Section 10 of RA 11223, premium rates shall be adjusted annually. This year 2023, a 4.50% increase in premium contributions is to be implemented. Based on the premium contribution table for direct contributors released by PhilHealth, those earning P10,000.00 pesos and below must pay P450.00; those earning P10,000.01 – P89,999.99 must pay P450.00 – P4,050.00; and those earning P90,000.00 and above must pay P4,050.00.

While PhilHealth only aims to fulfill and remain faithful to its mandate, imposing a higher premium to Filipinos in these current conditions where most of them are grappling with the pandemic will definitely enforce a new round of financial burden to its members. Our countrymen have barely recovered from the losses and difficulties brought by COVID-19. Most livelihood, businesses, and other sources of income have not reopened yet, and many Filipinos remain unemployed. President Ferdinand Marcos Jr. himself supported the calls to defer the increase in PhilHealth premium contributions.

On December 27, 2022, Executive Secretary Lucas P. Bersamin, by the order of the President, issued a memorandum that provides for the suspension of the scheduled increase in premium rate and income ceiling for 2023, citing the prevailing socioeconomic challenges brought about by the COVID-19 pandemic and necessary financial relief to our countrymen amidst these difficult times as the bases of the suspension.

Suspending the imposition of the new PhilHealth premium rates will provide a much-needed relief during national emergencies or calamities and will assure Filipinos that the government is sensitive to their sentiments in this difficult time.

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



FERDINAND MARTIN G. ROMUALDEZ



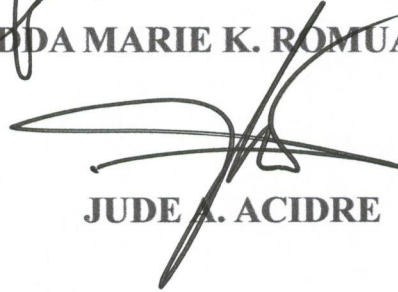
MANUEL JOSE "MANNIX" M. DALIPE



FERDINAND ALEXANDER A. MARCOS



YEDDA MARIE K. ROMUALDEZ



JUDE A. ACIDRE



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AN ACT

GRANTING THE PRESIDENT OF THE PHILIPPINES THE POWER
TO SUSPEND AND ADJUST THE PERIOD OF IMPLEMENTATION OF
THE SCHEDULED INCREASE OF PREMIUM RATES FOR DIRECT
CONTRIBUTORS OF THE PHILIPPINE HEALTH INSURANCE
CORPORATION, AMENDING FOR THE PURPOSE REPUBLIC ACT
NO. 11223, OTHERWISE KNOWN AS THE “UNIVERSAL HEALTH
CARE ACT”

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

SECTION 1. Section 10 of Republic Act No. 11223, is hereby amended to
read as follows:

“Section 10. *Premium Contributions.* – For direct contributors,
premium rates shall be in accordance with the following schedule, and
monthly income floor and ceiling:

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	P10,000.00	P50,000.00

2020	3.00%	P10,000.00	P60,000.00
2021	3.50%	P10,000.00	P70,000.00
2022	4.00%	P10,000.00	P80,000.00
2023	4.50%	P10,000.00	P90,000.00
2024	5.00%	P10,000.00	P100,000.00
2025	5.00%	P10,000.00	P100,000.00

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 2 *“Provided, That for indirect contributors, premium subsidy shall*
 3 *be gradually adjusted and included annually in the General*
 4 *Appropriations Act (GAA): Provided, further, That the funds shall be*
 5 *released to PhilHealth: Provided, furthermore, That the DOH, in*
 6 *coordination with PhilHealth, may request Congress to appropriate*
 7 *supplemental funding to meet targeted milestones of this Act: Provided,*
 8 *finally, That for every increase in the rate of contribution of direct*
 9 *contributors and premium subsidy of indirect contributors, PhilHealth*
 10 *shall provide for a corresponding increase in benefits.*

11 **“THE PRESIDENT OF THE PHILIPPINES MAY, UPON**
 12 **THE RECOMMENDATION OF THE PHILHEALTH BOARD,**
 13 **SUSPEND AND ADJUST THE PERIOD OF**
 14 **IMPLEMENTATION OF THE SCHEDULED INCREASE OF**
 15 **PREMIUM RATES DURING NATIONAL EMERGENCIES OR**
 16 **CALAMITIES, OR WHEN PUBLIC INTEREST SO REQUIRES.**

17 SEC. 2. This Act shall take effect fifteen (15) days after its publication in
 18 the *Official Gazette* or in a newspaper of general circulation.

19 Approved,