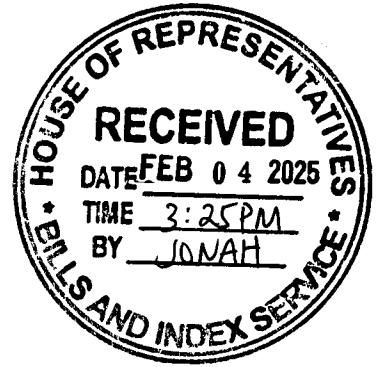




Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

NINETEENTH CONGRESS
Third Regular Session

House Bill No. **11414**



INTRODUCED BY REP. JOSE “BONG” J. TEVES, JR.

AN ACT
MANDATING THE PHILIPPINE HEALTH INSURANCE CORPORATION
(PHILHEALTH) TO COVER ALL ESSENTIAL MATERNITY CARE RELATED
EXPENSES OF INDIGENT AND FINANCIALLY INCAPACITATED PATIENTS

EXPLANATORY NOTE

The Philippine Health Insurance Corporation or commonly known as “PhilHealth” was established to provide health insurance coverage and ensure affordable and accessible health care services for all citizens of the Philippines. As the national health insurer, it serves as an avenue to help our indigent patients in availing medical services.

In 2011, the “No Balance Billing (NBB)” Policy was initially introduced by PhilHealth which aimed to cover all hospital related expenses of all its members. In December 2024, PhilHealth announced that it has approved a higher coverage for patients such as the benefit of kidney transplant which has been raised from P600,000.00 to P800,000.00-P2,000,000.00; angioplasty from P30,000.00 to P530,000.00 among others.

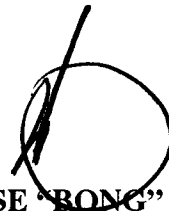
Recently, reports regarding the PhilHealth’s One Hundred Forty-Four Billion Pesos (P144,000,000,000.00) surplus and Two Hundred Eighty-One Billion Pesos

(P281,000,000,000.00) reserve according to PhilHealth Senior Vice President for Fund Management Renato Limsiaco, Jr., has been in the news headlines¹.

However, despite the approved increase in the benefits and coverage of PhilHealth in several categories and types of sickness and its massive reserve funds, it failed to increase a necessary and major health care component, which is the maternity care benefits. Currently, the national health insurer only covers Six Thousand Five Hundred Pesos (P6,500.00) up to Twenty Thousand Pesos (P20,000.00) depending on the type of delivery². This amount in today's time is no longer adequate to match the expenses of birth delivery, including pre and post-natal health care services.

Thus, this measure seeks to mandate the PhilHealth to mandatorily cover all essential maternity related care expenses of patients especially those indigents and financially incapacitated which will fortify the "No Balance Billing" Policy of the government as expressed by President Ferdinand R. Marcos, Jr..

This is in line with Section 15, Article II of the 1987 Constitution which provides "The State shall protect and promote the right to health of the people and instill health consciousness among them".



HON. JOSE "BONG" J. TEVES, JR.
Deputy Majority Leader
Representative, TGP Party-List

¹ <https://www.gmanetwork.com/news/money/companies/932504/despite-zero-gov-t-subsidy-philhealth-says-funds-sufficient-to-expand-benefits/story/>

² https://www.philhealth.gov.ph/news/2022/women_benefits.pdf



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

SECTION 1. Short Title. — This law shall be known as the "Expanded Maternity Care Package for Indigents and Financially Incapacitated Act".

SEC. 2. Declaration of Policy. — Under Section 15, Article II of the 1987 Constitution, the State shall protect and advance the right to health of the people by ensuring access to medical services. It is hereby declared as policy of the State to provide expanded maternity care benefits to all mothers especially to indigent and financially incapacitated patients.

SEC. 3. Coverage. — All indigent and financially incapacitated patients who are pregnant or expectant mothers as identified by the Department of Health or Department of Social Welfare and Development are covered in this Act.

In addition, all private and public hospitals, clinics, health care institutions throughout the country shall be covered in this Act.

SEC. 4. Expanded Maternity Care Package. — the Philippine Health Insurance Corporation or commonly known as “PhilHealth” is hereby mandated to cover, without exception, all essential maternity related expenses of indigent and financially incapacitated patients who are members of the PhilHealth.

The coverage shall include but not limited to the following benefits:

- a) Antenatal care;
- b) Normal delivery;
- c) Cesarean section (C-Section);
- d) Newborn care.

SEC. 5. Implementing Rules and Regulations — All implementing rules and regulations necessary to enforce this Act must be issued and shall take effect not later than ninety (90) days from the effectivity of this Act.

SEC. 6. Separability Clause — If any portion or provision of this Act is declared unconstitutional or invalid, the remainder of this Act or any of the provisions hereof not affected thereby shall continue to be in force and effect.

SEC. 7. Repealing Clause — Any law, presidential decree or issuance, executive order, letter of instruction, rule or regulation inconsistent or contrary to any of the provisions of this Act is hereby repealed or modified accordingly.

SEC. 8. Effectivity — This Act shall take effect after fifteen (15) days following its complete publication in the Official Gazette or a newspaper of general circulation.

Approved,