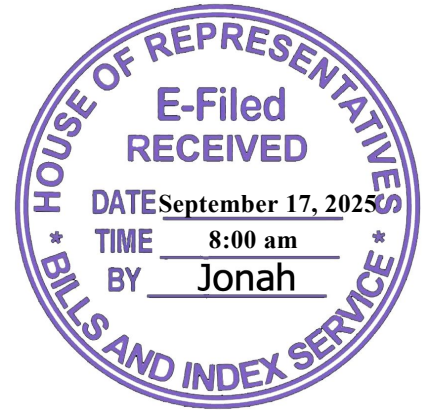


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 4626



Introduced by
Rep. Gil "Kabarangay Jr" A. Acosta and Rep. Jose C. Alvarez

AN ACT
EXPANDING THE NATIONAL HEALTH INSURANCE PROGRAM TO COVER
COMPREHENSIVE MENTAL HEALTH SERVICES, AND FOR OTHER PURPOSES

EXPLANATORY NOTE

Mental health is an essential component of overall health and well-being, yet it remains one of the most neglected areas of public health in the Philippines. The World Health Organization (WHO) estimates that one in every eight individuals worldwide lives with a mental health disorder, with depression and anxiety constituting a significant proportion of the global disease burden.¹ In the Philippine context, the Department of Health (DOH) has reported that at least 3.6 million Filipinos are battling mental, neurological, and substance use disorders, yet access to treatment remains critically limited due to financial, structural, and cultural barriers.²

In the 19th Congress, both Chambers recognized this urgent need. In the Senate, SBN-2062, entitled "Comprehensive Mental Health Benefit Act," was filed on April 12, 2023 by Senator Mark A. Villar. In the House of Representatives, HB No. 8470, of national significance (Session No. 19-1RS-080), entitled "An Act Expanding PhilHealth Coverage to Include Benefit Package to All Mental Health Disorders, and for Other Purposes," was filed on May 31, 2023 by Principal Author Rep. Ma. Alana Samantha Taliño Santos. These measures sought to expand PhilHealth coverage to include benefit packages for all mental health disorders across the continuum of care.

Although the passage of the Mental Health Act³ in 2018 was a landmark achievement in recognizing the right of Filipinos to mental health care, its full

¹ World Health Organization. (2022, June 16). *World mental health report: Transforming mental health for all*. World Health Organization. <https://www.who.int/publications/i/item/9789240049338>

² Department of Health. (n.d.). *Your mind matters: DOH calls for unified response to mental health*. Retrieved August 19, 2025, from <https://doh.gov.ph/press-release/YOUR-MIND-MATTERS-DOH-CALLS-FOR-UNIFIED-RESPONSE-TO-MENTAL-HEALTH/>

³ Republic of the Philippines. (2018, June 20). *Republic Act No. 11036: An act establishing a national mental health policy for the purpose of enhancing the delivery of integrated mental health services, promoting and protecting the rights of persons utilizing psychiatric, neurologic and psychosocial health services, appropriating*

implementation remains hampered by inadequate funding, limited service coverage, and systemic gaps in integrating mental health into the national health insurance system. Current PhilHealth benefit packages are narrow and fail to sufficiently address the needs of individuals with mental health conditions, particularly those requiring long-term and holistic treatment. Without financial protection, many Filipinos either forgo treatment altogether or suffer the consequences of catastrophic out-of-pocket expenses.

This bill seeks to address these systemic inequities by expanding PhilHealth coverage to include a comprehensive benefit package for all mental health disorders. In doing so, it operationalizes the constitutional mandate that the State shall "*protect and promote the right to health of the people and instill health consciousness among them*".⁴ It is likewise consistent with the Universal Declaration of Human Rights, which guarantees the right to a standard of living adequate for health and well-being⁵, and the Convention on the Rights of Persons with Disabilities, which obliges State parties to ensure equal access to health care for persons with psychosocial disabilities.⁶

By mandating PhilHealth to establish a comprehensive mental health benefit package, this measure will ensure:

1. Preventive and promotive services for early detection and prevention;
2. Accessible outpatient and inpatient;
3. Financial risk protection for families;
4. Integration of telemedicine and community-based services to reach underserved areas; and
5. Protection of dignity and non-discrimination.

Beyond the health sector, this bill advances social justice and human rights. The stigma surrounding mental illness often results in discrimination, marginalization, and social exclusion. By institutionalizing accessible and affordable mental health care, the State affirms its duty to dismantle systemic barriers and empower citizens to live productive, dignified lives.

Investing in mental health is also an economic imperative. The WHO has found that every US\$1 invested in scaled-up treatment for common mental disorders yields a return of US\$4 in improved health and productivity.⁷ For the Philippines, where mental health challenges significantly affect workforce

funds therefor, and for other purposes. Retrieved August 19, 2025, from <https://elibrary.judiciary.gov.ph/thebookshelf/showdocsfriendly/2/83255>

⁴ Republic of the Philippines. (1987). *Constitution of the Republic of the Philippines*, Art. II, Sec. 15. Official Gazette. Retrieved August 19, 2025, from <https://www.officialgazette.gov.ph/constitutions/1987-constitution/>

⁵ United Nations. (1948). Universal Declaration of Human Rights, Art. 25, Par. 1. Retrieved August 19, 2025, from <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

⁶ United Nations. (2006). *Convention on the Rights of Persons with Disabilities*. https://www.un.org/disabilities/documents/convention/convention_accessible_pdf.pdf

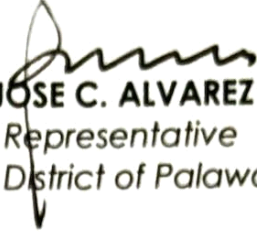
⁷ Chisholm, D., Sweeny, K., Sheehan, P., Rasmussen, B., Smit, F., Cuijpers, P., & Saxena, S. (2016). Scaling-up treatment of depression and anxiety: A global return on investment analysis. *The Lancet Psychiatry*, 3(5), 415–424. [https://doi.org/10.1016/S2215-0366\(16\)30024-4](https://doi.org/10.1016/S2215-0366(16)30024-4)

productivity, education outcomes, and family stability, the long-term social and economic benefits of this measure are undeniable.

In light of the foregoing, the immediate passage of this bill is fervently sought.



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JOSE C. ALVAREZ
Representative
2nd District of Palawan

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AN ACT
EXPANDING THE NATIONAL HEALTH INSURANCE PROGRAM TO COVER
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Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

ARTICLE I
GENERAL PROVISIONS

Section 1. *Short Title.* — This Act shall be known as the “*Comprehensive Mental Health Benefit Act.*”

Sec. 2. *Declaration of Policy.* — The State affirms the basic right of all Filipinos to mental health, consistent with the Constitution, the Universal Declaration of Human Rights, the Convention on the Rights of Persons with Disabilities, the Magna Carta for Disabled Persons (RA 7277, as amended), and the Mental Health Act (RA 11036).

The State commits itself to ensuring that:

1. Mental health is valued, promoted, and protected as an integral part of overall health;
2. Mental health conditions are prevented, identified, treated, and managed in a timely and effective manner;
3. Affordable, high-quality, culturally appropriate, and geographically accessible services are made available to all;
4. Mental health services respect the dignity, rights, and autonomy of service users, and are free from stigma, coercion, and discrimination; and
5. Persons affected by mental health conditions are enabled to exercise the full range of human rights and participate fully in family, work, and community life.

Sec. 3. *Definition of Terms.* — For purposes of this Act:

1 (a) Mental Health – A state of well-being in which the individual realizes
2 their abilities, copes adequately with normal stresses, displays resilience, works
3 productively, and contributes to their community.

4 (b) Mental Health Condition – A clinically significant disturbance in
5 cognition, emotional regulation, or behavior, whether episodic or chronic,
6 based on internationally recognized classifications such as the ICD-11 of the
7 World Health Organization.

8 (c) Mental Health Services – Preventive, promotive, curative,
9 rehabilitative, and palliative services, including but not limited to assessment,
10 diagnosis, counseling, therapy, medication, hospitalization, telemedicine, and
11 community-based care.

12 (d) Service User – Any person who seeks, receives, or has received
13 mental health services.

14 **ARTICLE II** 15 **MENTAL HEALTH BENEFIT PACKAGE**

16 *Sec. 4. Development of a Mental Health Benefit Package.* — Within
17 ninety (90) days from the effectivity of this Act, the Philippine Health Insurance
18 Corporation (PhilHealth), in consultation with the Department of Health (DOH),
19 the Health Technology Assessment Council (HTAC), professional societies,
20 patient organizations, and health facility administrators, shall establish a
21 comprehensive mental health benefit package.

22 *Sec. 5. Minimum Guaranteed Services.* — Minimum guaranteed services
23 under the benefit package shall include:

24 (a) Preventive and promotive services – routine mental health
25 checkups, psychosocial education, and workplace/school-based mental
26 health programs;

27 (b) Outpatient services – counseling, psychotherapy, and psychiatric
28 consultations;

29 (c) Inpatient services – emergency stabilization and hospital care for
30 acute mental health crises;

31 (d) Essential medicines for priority conditions such as depression,
32 anxiety disorders, schizophrenia, and bipolar disorder;

33 (e) Telemedicine/telepsychiatry services for patients in remote or
34 underserved areas;

35 (f) Rehabilitation and community reintegration services; and

36 (g) Special protections for minors, including school-based counseling,
37 crisis intervention, and confidential services, consistent with child rights
38 principles.

39 The benefit package shall be subject to periodic review by the HTAC,
40 ensuring adjustments to reflect updated scientific evidence, cost-
41 effectiveness, and evolving service needs.

42 **ARTICLE III** 43 **ACCESSIBILITY, CONFIDENTIALITY, AND NON-DISCRIMINATION**

1 Sec. 6. *Accessibility of Services.* — The DOH shall ensure that mental
2 health services are available at all levels of care—including barangay health
3 stations and rural health units—through mhGAP-based training of primary
4 health workers under the World Health Organization's Mental Health Gap
5 Action Programme (mhGAP), and through the use of telehealth platforms.

6 Sec. 7. *Confidentiality and Data Protection.* — All mental health records
7 shall be treated as confidential, with disclosure permitted only upon informed
8 consent or as required by law.

9 Sec. 8. *Anti-Discrimination.* — No individual shall be discriminated against
10 in employment, education, insurance, or other fields on account of receiving
11 mental health care.

12 **ARTICLE V** 13 **IMPLEMENTATION AND ACCOUNTABILITY**

14 Sec. 9. *Oversight and Reporting.* — (a) PhilHealth shall submit an annual
15 report to Congress detailing the utilization, costs, and outcomes of the mental
16 health benefit package.

17 (b) A grievance and appeals mechanism shall be established for
18 patients whose claims are denied.

19 (c) The Commission on Audit (COA) or an independent body shall
20 conduct periodic audits of the program.

21 Sec. 10. *Implementing Rules and Regulations.* — The DOH and PhilHealth,
22 in consultation with stakeholders, shall issue the implementing rules and
23 regulations (IRR) within sixty (60) days from effectivity.

24 **ARTICLE VII** 25 **FINAL PROVISIONS**

26 Sec. 11. *Appropriations.* — The cost of implementing this Act shall be
27 sourced from:

28 (a) PhilHealth revenues derived from member contributions and
29 government subsidies for indigent members; and

30 (b) Supplementary appropriations under the General Appropriations
31 Act (GAA), specifically earmarked for mental health programs.

32 The DOH shall conduct a cost-effectiveness analysis every three (3) years
33 to ensure sustainability of funding.

34 Sec. 12. *Implementing Rules and Regulations.* — The DOH and PhilHealth,
35 in consultation with stakeholders, shall issue the implementing rules and
36 regulations (IRR) within sixty (60) days from effectivity.

37 Sec. 13. *Separability Clause.* — If any provision of this Act is declared
38 unconstitutional or invalid, the other provisions not affected thereby shall
39 remain in full force and effect.

1 Sec. 14. *Repealing Clause.* — All laws, presidential decrees, executive
2 orders, memoranda, circulars, and other issuances, or parts thereof, which are
3 inconsistent with the Act, are hereby repealed or modified accordingly.

4 Sec. 15. *Effectivity Clause.* — This Act shall take effect fifteen (15) days
5 after its publication in the Official Gazette or a newspaper of general
6 circulation.

7 *Approved,*