

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

**TWENTIETH CONGRESS**  
First Regular Session

HOUSE BILL NO. **6355**



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Introduced by Representatives  
LEILA M. DE LIMA  
ARLENE "KAKA" J. BAG-AO  
CIELO KRISEL B. LAGMAN

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**AN ACT**  
**AMENDING REPUBLIC ACT NO. 11223, OTHERWISE KNOWN AS THE**  
**"UNIVERSAL HEALTH CARE ACT," FOR THE PURPOSE OF EXEMPTING**  
**OVERSEAS FILIPINO WORKERS (OFWs) FROM BEING MANDATED AS**  
**DIRECT CONTRIBUTORS TO MAKE PREMIUM PAYMENTS, AND FOR OTHER**  
**PURPOSES**

**EXPLANATORY NOTE**

Overseas Filipino Workers (OFWs) continue to serve as the lifeblood of the Philippine economy. In 2024 alone, their cumulative remittances reached a record high of US\$38.34 billion<sup>1</sup>, bolstering domestic consumption, strengthening foreign reserves, and stabilizing the Philippine peso.

In 2019, Republic Act No. 11223, otherwise known as the "Universal Health Care (UHC) Act", was enacted to ensure that every Filipino has equitable access to quality and affordable health care services. More than five years since the passage of this laudable landmark legislation, several gaps and areas for improvement have surfaced, necessitating appropriate legislative action.

One of these areas concerns the inclusion of migrant workers, or OFWs in the definition of direct contributors mandated to make premium payments to the Philippine Health Insurance Corporation (PhilHealth). Under Section 4(f) of the UHC Act, direct contributors are defined as "those who have the capacity to pay premiums, are

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<sup>1</sup> Bangko Sentral ng Pilipinas (17 February 2025). Personal Remittances Reach a Record High of US\$3.7 Billion in December 2024; Full-Year Level of US\$38.3 Billion Highest to Date. Retrieved from: <https://www.bsp.gov.ph/SitePages/MediaAndResearch/MediaDisp.aspx?ItemId=7426>

gainfully employed and are bound by an employer-employee relationship, or are self-earning, professional practitioners, migrant workers, including their qualified dependents, and lifetime members.” While this provision sought to promote universal and inclusive health coverage, its implementation has imposed unintended financial and administrative burdens on OFWs who already maintain health insurance coverage in their host countries.

As mandated under Section 10 of the UHC Act, PhilHealth premium contributions have steadily increased from 2.75% of the member’s monthly basic salary in 2019 to 5% in 2025. For OFWs, who spend most of the year working abroad and have limited access to PhilHealth-accredited facilities in the Philippines, the value derived from such mandatory contributions remains minimal compared to their actual cost. Although PhilHealth coverage extends to their dependents, the same protection can be achieved through voluntary and flexible contribution schemes without imposing undue financial strain on our overseas workers.

Furthermore, Republic Act No. 8042, otherwise known as the “Migrant Workers and Overseas Filipinos Act of 1995”, as amended by Republic Acts No. 9422 and No. 10022, recognizes the vital contribution of Filipino migrant workers to the national economy through their foreign exchange remittances. The same law mandates that appropriate incentives may be extended to our modern-day heroes.

Given their indispensable role in national development, OFWs deserve relief from redundant and excessive statutory burdens. Making PhilHealth contributions voluntary is therefore not only a matter of fairness but also of sound public policy and social justice.

In recognition of the invaluable role of OFWs in nation-building and in consideration of their unique employment contexts, this bill seeks to amend Republic Act No. 11223 to make PhilHealth premium payments voluntary for OFWs.

A similar measure was filed in the 19th Congress by former Representative Marissa “Del Mar” P. Magsino of the OFW Party-List, reflecting the continued and widespread clamor of OFWs for equitable treatment under the Universal Health Care framework.

Early approval of this measure is earnestly sought.

  
LEILA M. DE LIMA  
Representative  
Mamamayang Liberal (ML)



**ARLENE "KAKA" J. BAG-AO**  
Representative  
Lone District, Dinagat Islands



**CIELO KRISSEL B. LAGMAN**  
Representative  
1<sup>st</sup> District, Albay

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

1           SECTION. 1. *Short Title.* – This Act shall be known as the "Overseas Filipino  
2 Workers Exemption from the PhilHealth Contribution Act."

3  
4           SEC. 2. *Declaration of Policy.* – It is declared policy of the State to uphold and  
5 protect the rights of the country's modern-day heroes—the Overseas Filipino Workers  
6 (OFWs).

7  
8           Furthermore, the State recognizes the invaluable role of OFWs in the growth and  
9 development of the Philippine economy. Through their remittances, OFWs help the  
10 government provide quality services to all Filipinos. As such, the State is duty-bound to  
11 carefully review existing laws that not only fail to serve them, but instead unnecessarily  
12 add to their burdens and further compound their sufferings and sacrifices.

13  
14           SEC. 3. Section 4 of Republic Act No. 11223, otherwise known as the "Universal  
15 Health Care Act," is hereby amended to read, as follows:

16  
17           "Section 4. *Definition of Terms.* – As used in this Act:

18           xxx

1 (f) Direct contributors refer to those who have the capacity to pay premiums,  
2 are gainfully employed and are bound by an employer-employee relationship,  
3 or are self-earning, professional practitioners, ~~[migrant workers,]~~ including their  
4 qualified dependents, and lifetime members~~[;]~~: **PROVIDED, THAT OVERSEAS**  
5 **FILIPINO WORKERS (OFWS), AS DEFINED UNDER RELEVANT LAWS,**  
6 **BOTH LAND-BASED AND SEA-BASED, SHALL NOT BE REQUIRED TO**  
7 **BECOME DIRECT CONTRIBUTORS: PROVIDED, FURTHER, THAT FOR**  
8 **OFWS, CONTRIBUTION IS ON A VOLUNTARY BASIS;**  
9 xxx”

10  
11 SEC 4. *Implementing Rules and Regulations.* – Within ninety (90) days from  
12 the approval of this Act, the Department of Health and the Philippine Health Insurance  
13 Corporation, in consultation and coordination with the appropriate national  
14 government agencies and other stakeholders, shall issue the necessary rules and  
15 regulations for the implementation of this Act.

16  
17 SEC. 5. *Separability Clause.* – If any provision of this Act is declared invalid or  
18 unconstitutional, the provisions not affected thereby shall continue to be in full force  
19 and effect.

20  
21 SEC. 6. *Repealing Clause.* – All laws, executive orders, presidential decrees,  
22 presidential proclamations, letters of instruction, rules and regulations, or parts thereof  
23 inconsistent with the provisions of this Act are hereby repealed, modified, or amended  
24 accordingly.

25  
26 SEC. 7. *Effectivity.* – This Act shall take effect fifteen (15) days following its  
27 publication in the Official Gazette or in two (2) newspapers of general circulation in the  
28 Philippines.

Approved,