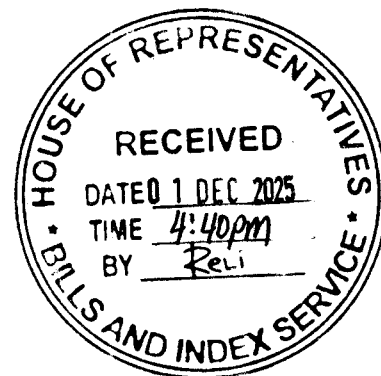


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session



6512
HOUSE BILL NO. _____

**Introduced by Representative JB BERNOS
and Representative CHING BERNOS**

**AN ACT PROVIDING HEALTH MAINTENANCE ORGANIZATION (HMO)
COVERAGE FOR ALL PUBLIC SCHOOL TEACHERS, AND APPROPRIATING
FUNDS THEREFOR**

EXPLANATORY NOTE

Article XIV, Section 5 (5) of the 1987 Philippine Constitution mandates that the State shall assign the highest budgetary priority to education and ensure that teaching will attract and retain its rightful share of the best available talents through adequate remuneration and other means of job satisfaction and fulfillment. Moreover, Article II, Section 15 provides that the State shall protect and promote the right to health of the people and instill health consciousness among them.

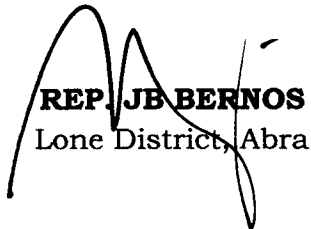
Public school teachers, as the foundation of the country's educational system, bear the immense responsibility of shaping the nation's future through education, mentorship, and moral guidance. Yet despite their critical role in national development, many teachers face health-related challenges that are often compounded by financial constraints. Data from the Department of Education (DepEd) and the Alliance of Concerned Teachers (ACT) indicate that teachers spend a substantial portion of their income on medical and dental expenses, as most do not have sufficient access to affordable healthcare beyond PhilHealth's limited coverage. Long teaching hours, stress, and occupational exposure to illness further heighten their health vulnerabilities.

This bill seeks to institutionalize the provision of Health Maintenance Organization (HMO) coverage for all public school teachers as part of their employment benefits. The measure ensures that teachers can access comprehensive medical and dental services, preventive health programs, and emergency care without undue financial burden. It is designed to complement existing health benefits and strengthen the State's support for teachers' welfare by institutionalizing a sustainable health coverage mechanism managed by the

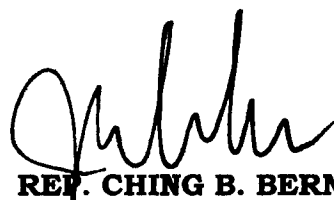
DepEd, in coordination with the Department of Finance (DOF) and the Insurance Commission (IC).

The proposed "TeachCare Act" guarantees that teachers who have served in accredited public educational institutions for at least six (6) months will be entitled to HMO coverage. By promoting the physical and mental well-being of educators, this measure not only safeguards their health but also enhances the quality of education by allowing teachers to perform their duties with greater focus, energy, and peace of mind.

In view of the foregoing, the immediate passage of this measure is earnestly sought.



REP. JB BERNOS
Lone District, Abra



REP. CHING B. BERNOS
SOLID NORTH Party-List

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

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 6512

**Introduced by Representative JB BERNOS
and Representative CHING BERNOS**

**AN ACT PROVIDING HEALTH MAINTENANCE ORGANIZATION (HMO)
COVERAGE FOR ALL PUBLIC SCHOOL TEACHERS, AND APPROPRIATING
FUNDS THEREFOR**

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

SECTION 1. Short Title. – This Act shall be known as the “TeachCare Act.”

SEC. 2. Declaration of Policy. – It is hereby declared the policy of the State to recognize the role of educators in nation-building as they are given the responsibility and role to rear our children for the development of the country, as well as adopt a comprehensive approach to health development which shall endeavor to make essential goods, health and other social services available to all the people at affordable cost as our right to health is embedded in our Constitution.

SEC. 3. Scope of Implementation. – All qualified public school teachers in all levels shall be provided with a Health Maintenance Organization (HMO) for both dental and medical coverages as part of their employment benefits: *Provided*, That the qualified public school teacher has been employed for at least six (6) months in an accredited public educational institution; *Provided further*, That the scope of implementation under this Act shall be regulated and managed by the Department of Education to ensure proper compliance of all public educational institutions.

SEC. 4. Implementing Agencies. – The Department of Education (DepEd) and the Department of Finance (DOF), in coordination with the Insurance Commission, shall lead in the implementation of this Act.

SEC. 5. Appropriations. – The amount necessary for the initial implementation of this Act shall be sourced from the budgets of the DepEd and DOF. Thereafter, such sums necessary for the continued implementation of this Act shall be included in the annual General Appropriations Act.

SEC. 6. Implementing Rules and Regulations. – Within sixty (60) days from the effectivity of this Act, the Secretary of Agriculture, in consultation with DOF, IC, and other government agencies, shall promulgate the necessary rules and regulations for the implementation of this Act.

SEC. 7. Separability Clause. – If any portions or provisions of this Act are declared unconstitutional or invalid, the remaining portions or provisions not otherwise affected shall remain valid and subsisting.

SEC. 8. Repealing Clause. – All laws, presidential decrees, executive orders, memoranda, circulars, and other issuances, or parts thereof, which are inconsistent with the provisions of this Act, are hereby repealed or modified accordingly.

SEC. 9. Effectivity. – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in two (2) newspapers of general circulation.

Approved,