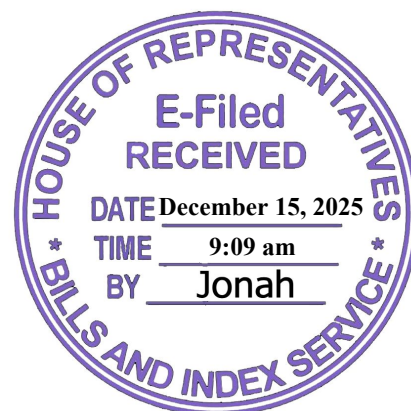


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 6820



Introduced by **ANG PROBINSYANO**
Party-List Representative Alfred Delos Santos

EXPLANATORY NOTE

The right to health includes not only access to medical services but also protection from financial risk and transparency in the costs of care. The Universal Health Care Act (Republic Act No. 11223) affirms this principle by expanding health coverage and strengthening the role of the Philippine Health Insurance Corporation (PhilHealth). While the law provides broad protection against financial risk, it does not specifically address the problem of unexpected medical bills or the lack of transparency in hospital charges. Patients continue to face uncertainty in the actual costs of treatment, often receiving itemized bills only after services have been rendered, leaving them vulnerable to financial shocks.

PhilHealth regulations currently cover a range of medical procedures and hospitalizations, offering subsidies that reduce the burden of healthcare expenses. However, in practice, patients frequently encounter out-of-pocket costs due to unclear billing practices, exclusions, or charges that are not disclosed upfront. Hospitals and clinics often provide estimates that do not reflect the full extent of charges, and patients are left to shoulder additional costs for medicines, laboratory procedures, or professional fees. This lack of transparency undermines the intent of universal health care and erodes public trust in the health system.

In many hospitals, the absence of a clear legal mandate for expense disclosure has resulted in inconsistent practices. Patients are often surprised by hidden charges or unexplained fees, particularly during emergencies when they are least able to question or contest costs. Families, already burdened by illness, face financial distress due to bills that exceed expectations. While PhilHealth provides partial relief, its coverage is limited and does not guarantee protection against surprise billing. The current framework therefore falls short of ensuring that patients are fully informed and financially protected when seeking medical care.

This situation reveals a legislative gap. There is no existing law that explicitly guarantees medical expense transparency or prohibits unexpected billing practices. Without such a mandate, hospitals and healthcare providers are not legally bound to disclose all charges upfront or to prevent hidden costs. The proposed measure seeks to close this gap by enhancing the patient's right to medical expense transparency and preventing unexpected medical bills. Its objective is to establish clear standards for disclosure, accountability, and fairness in medical billing, thereby protecting patients and their families from undue financial hardship.

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



ALFRED C. DELOS SANTOS

Representative, Ang Probinsyano Party-List

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AN ACT
ENHANCING THE PATIENT'S RIGHT TO MEDICAL EXPENSE
TRANSPARENCY AND PREVENTING UNEXPECTED MEDICAL BILLS,
AND FOR OTHER PURPOSES

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 “Transparent Medical Billing Act of 2025”

SECTION 2. Objective. – This Act seeks to empower patients and their families to make informed healthcare decisions by ensuring that the prices of medical goods and services are disclosed in advance. It further aims to eliminate the practice of surprise billing, where patients are confronted with unexpectedly high hospital and medical charges, thereby exposing them to financial distress. By mandating transparency in medical expenses, this Act promotes accountability among healthcare providers and safeguards the public from undue financial burdens.

SECTION 3. Declaration of Policy. – It is hereby declared the policy of the Philippines to protect and promote the right to health of the people and to instill health consciousness among them. The government shall guarantee equitable access to quality and affordable healthcare goods and services to all Filipinos. To achieve this, measures shall be undertaken to ensure that patients are provided with accurate and sufficient information to guide their healthcare decisions. Price and quality transparency of healthcare goods and services shall be institutionalized, and safeguards shall be introduced to prevent the abuse of asymmetric information to the prejudice of patients and their families.

SECTION 4. *Informing Patients About Actual Prices.* – Within sixty (60) days from the effectivity of this Act, the Secretary of Health shall issue regulations, consistent with applicable laws, requiring hospitals and healthcare facilities to publicly disclose standard charge information. Such disclosure shall include charges and negotiated rates for general medical supplies and services. Information shall be presented in an easy-to-understand, consumer-friendly, and machine-readable format, using consensus-based data standards that meaningfully inform patient decision-making and allow comparison of prices across hospitals.

SECTION 5. *Transparency in Health Insurance Coverage.* – Within ninety (90) days from the date of effectivity of this Act, the Secretary of Health and Insurance Commissioner and/or the Secretary of Finance shall jointly issue regulations requiring healthcare providers, health insurance issuers, and self-insured group health plans to provide or facilitate access to information about expected out-of-pocket costs for items or services to patients before they receive care.

SECTION 6. *Barriers to Health Transparency.* – Within one-hundred and eighty (180) days from the date of effectivity of this Act, the Secretary of Health, in consultation with the Department of Trade and Industry, Department of Finance, the Philippine Competition Commission, and other relevant agencies shall issue a report describing the manners in which government rules and practice, or the private sector, are impeding healthcare price and quality transparency for patients, and providing recommendations for eliminating these impediments in a way that promotes competition.

SECTION 7. *Increasing Access to Data to Make Healthcare Information More Transparent and Useful to Patients.* – Within one-hundred and eighty (180) days from the date of effectivity of this Act, the Secretary of Health, in consultation with relevant agencies, shall increase access to claims data from taxpayer-funded healthcare programs, including those of the Philippine Health Insurance Corporation, for researchers, innovators, providers, and entrepreneurs, in a manner that is consistent with applicable laws and ensures patient privacy and security.

This data shall be utilized to develop tools to empower patients by helping them make more informed decisions related to healthcare goods and services. This data shall also be made available to researchers and entrepreneurs to aid them in their data collection and analysis.

SECTION 8. *Empowering Patients by Enhancing Control over Their Healthcare Resources.* – Within one-hundred and twenty (120) days from date of effectivity of this Act, the Secretary of Finance, to the extent consistent with law, shall issue guidelines to expand the ability of patients to select health insurance plans that cover low-cost preventive care and/or medical care that helps maintain health status for individuals with chronic conditions.

SECTION 9. *Addressing Surprise Medical Billing.* – Within one-hundred and twenty (120) days from effectivity of this Act, the Secretary of Health shall submit recommendations to the President and Congress on measures that can be taken to address surprise medical billing.

SECTION 10. *Non-Impairment Clause.* – Nothing in this Act shall be construed to impair or otherwise affect the authority granted by law to an executive department or agency,

SECTION 11. *Separability Clause.* – If any provision of this Act shall be declared unconstitutional or invalid, such declaration shall not invalidate other parts thereof which shall remain in full force and effect.

SECTION 12. *Repealing Clause.* – All laws, executive orders, presidential decrees or issuances, letters of instruction, administrative orders, rules, and regulations contrary to or inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SECTION 13. *Effectivity Clause.* – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,