



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila



TWENTIETH CONGRESS

First Regular Session

House Bill No. 6860

Introduced by REPRESENTATIVE GERALD CLOYD ALEXIS V. GALANG

EXPLANATORY NOTE

With deep concern for the wellbeing of Filipino workers and their families, a thoughtful proposal has been introduced to amend Republic Act No. 11223, the Universal Health Care (UHC) Act, by gently reducing the Philippine Health Insurance Corporation (PhilHealth) premium contribution rate from 5% to 3%.

Despite the noble intentions behind the UHC Act, many of our countrymen continue to face heartbreaking challenges in accessing quality healthcare services. Our healthcare system remains unfortunately fragmented, with troubling disparities in service quality between urban and rural areas. Additionally, the burden of out-of-pocket expenses for medical treatments continues to cause sleepless nights for countless Filipino families.

By reducing the PhilHealth contribution rate, this caring measure aims to provide immediate financial relief to workers, allowing them to direct their limited resources to other essential needs, including healthcare when emergencies arise. This thoughtful adjustment seeks to harmonize the dream of universal health coverage with the daily economic realities faced by Filipino families who are doing their best to survive and thrive.

This measure warmly embraces our constitutional duty to protect labor rights and ensure accessible healthcare for all Filipinos. By reducing the PhilHealth premium contribution rate from 5% to 3%, the measure compassionately endeavors to lighten the financial burden on workers while maintaining our nation's promise of universal healthcare.

It is for this purpose that the urgent passage of this measure is sought.


GERALD GALANG
2nd Legislative District, City of Valenzuela



Republic of the Philippines
House of Representatives
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

House Bill No. 6860

Introduced by **REPRESENTATIVE GERALD CLOYD ALEXIS V. GALANG**

AN ACT

AMENDING REPUBLIC ACT NO. 11223, OTHERWISE KNOWN AS THE "UNIVERSAL HEALTH CARE ACT," TO REDUCE THE PREMIUM CONTRIBUTION RATE TO THE PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH) FROM FIVE PERCENT (5%) TO THREE PERCENT (3%)

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

SECTION 1. *Short Title.* - This Act shall be known as the "*Affordable PhilHealth Contribution Act.*"

SEC. 2. *Declaration of Policy.* - It is hereby declared the policy of the State to promote the right to health of every Filipino and to ensure access to affordable and quality healthcare services. In doing so, the State recognizes the need to balance healthcare financing with the economic welfare of workers and the general public, especially in light of current socioeconomic challenges.

SEC. 3. *Amendment of Section 10 of R.A. No. 11223.* - Section 10 of Republic Act No. 11223, otherwise known as the "Universal Health Care Act," is hereby amended to read as follows:

"SEC. 10. Premium Contributions. - For direct contributors, the premium rate shall be set at three percent (3%) of the monthly basic salary, with an income floor of Ten Thousand pesos (P10,000.00) and an income ceiling of Eighty Thousand pesos (P80,000.00).

Provided, that this contribution rate shall remain in force unless otherwise adjusted by an act of Congress, and subject to regular review by the Philippine Health Insurance Corporation (PhilHealth) in consultation with the Department of Health (DOH), the Department of Finance (DOF), and other stakeholders."

SEC. 4. *Implementing Rules and Regulations.* - Within thirty (30) days from the effectivity of this Act, the Philippine Health Insurance Corporation (PhilHealth), in coordination with the Department of Health (DOH), the Department of Finance (DOF), and the Department of Budget and Management (DBM), shall promulgate the necessary rules and regulations to implement the provisions of this Act.

SEC. 5. *Repealing Clause.* - All laws, decrees, executive orders, rules, and regulations, or parts thereof which are inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SEC. 6. *Separability Clause.* - If any provision of this Act is declared unconstitutional or invalid, the remaining provisions shall not be affected and shall remain in full force and effect.

SEC. 7. *Effectivity.* - This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,