



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City



TWENTIETH CONGRESS
First Regular Session

House Bill No. **6955**

Introduced by Representative Nelson S. Legacion
Third Congressional District, Camarines Sur

EXPLANATORY NOTE

The fundamental purpose of social security is to provide a safety net for workers and their dependents, and the current 21-year-old dependent limit is a significant gap in this protection. This limit, found in the laws governing the Social Security System (SSS), the Government Service Insurance System (GSIS), and the Philippine Health Insurance Corporation (PhilHealth), is now anachronistic.

These agencies were established by their respective landmark laws: SSS (private sector) under Republic Act No. 11199 otherwise known as *Social Security Act of 2018*; GSIS (government sector) under Republic Act No. 8291 also known as *GSIS Act of 1997*; and PhilHealth under Republic Act No. 7875 known as the *National Health Insurance Act of 1995*, as amended.

The 21-year-old dependent limit no longer aligns with the current educational and social landscape for two primary reasons: The Enhanced Basic Education Act of 2013 (K-12 Law) added two years to the basic education cycle, pushing the completion of a standard four-year college course to age 22, already beyond the current legal limit. Many critical professional programs require significantly longer study periods. Students pursuing degrees in Medicine, Law, Engineering, Architecture, and other allied professions often require five (5) to as much as seven (7) or eight (8) years of continuous schooling, meaning they may be 25 or 26 years old upon graduation.

This inconsistency forces many student-dependents to lose their vital health and pension coverage at a critical time when they are still full-time students and incapable of providing for themselves.

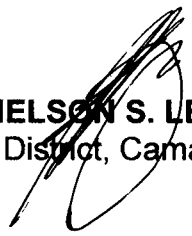
The extension of the dependent age to twenty-five (25) for full-time students provides crucial benefits across all sectors:

For the Parents who are SSS and GSIS Members, it offers financial relief and peace of mind by ensuring children remain covered by PhilHealth and survivorship benefits. Students enduring the grueling stress, late nights, and fatigue of demanding academic loads are often susceptible to illnesses. Parents are currently burdened and financially strained by unexpected hospital bills and medical expenses when their child is cut off from coverage at age 21.

For Students, it guarantees continuous health security and survivorship benefits during their vulnerable, non-earning years of higher education. A student's focus should be on learning, not on the risk of losing health coverage due to a technicality caused by the prolonged academic calendar.

For the Government and Society, this measure promotes Social Justice and safeguards the nation's investment in human capital. By guaranteeing the health of the student population, the government ensures that its investment in the K-12 program and higher education is protected. A healthier, less burdened student population contributes to a future workforce that is better prepared, more productive, and less reliant on emergency public assistance.

The passage of this Act is necessary to harmonize our social security laws with the country's educational policy and economic realities, thereby ensuring meaningful social protection for the children of all Filipino workers.


NELSON S. LEGACION
Representative, Third District, Camarines Sur



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AN ACT UNIFYING THE DEFINITION OF DEPENDENT CHILDREN UNDER THE SOCIAL SECURITY SYSTEM (SSS), THE GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS), AND THE PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH), BY ADJUSTING THE AGE LIMIT FOR UNMARRIED AND UNEMPLOYED STUDENTS FROM TWENTY-ONE (21) YEARS OLD TO TWENTY-FIVE (25) YEARS OLD, AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 11199, REPUBLIC ACT NO. 8291, AND REPUBLIC ACT NO. 7875, AS AMENDED

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 "*Unified Social Security Dependent Age Adjustment Act.*"

SECTION 2. *Amendment to the Social Security Act of 2018.* Section 8, paragraph (k) of Republic Act No. 11199, otherwise known as the "*Social Security Act of 2018,*" is hereby amended to read as follows:

(k) *Dependent* – The legitimate, legitimated or legally adopted, and illegitimate child who is unmarried, not gainfully employed, and has not reached twenty-one (21) years of age, or, for a child who is a full-time student, not over twenty-five (25) years of age, or if over twenty-one (21) years of age, he is congenitally or while still a minor has been permanently incapacitated and incapable of self-support, or the parent who is receiving regular support from the member, or the legitimate spouse dependent for support upon the member.

SECTION 3. *Amendment to the GSIS Act of 1997.* Section 2, paragraph (f) of Republic Act No. 8291, otherwise known as "*The GSIS Act of 1997,*" is hereby amended to read as follows:

(f) *Dependents* – Dependents shall be the following:

(a) the legitimate spouse dependent for support upon the member or pensioner; and

(b) the legitimate, legitimated, legally adopted child, including the illegitimate child, who is unmarried, not gainfully employed, and not over twenty-one (21) years of age, or, for a child who is a full-time student, not over twenty-five (25) years of age, or is over the age of twenty-one (21) but incapacitated and incapable of self-support due to a physical or mental defect which is congenital or acquired during minority.

SECTION 4. *Amendment to the National Health Insurance Act of 1995.* Section 4, paragraph (f) of Republic Act No. 7875, as amended by Republic Act No. 9241 and Republic Act No. 10606, otherwise known as the "*National Health Insurance Act of 1995*," is hereby amended to read as follows:

(f) *Dependent* – The legal dependents of a member are:

(1) the legitimate spouse who is not a member;

(2) the unmarried and unemployed legitimate, legitimated, illegitimate, acknowledged children as appearing in the birth certificate; legally adopted or step-children below twenty-one (21) years of age, or, for a child who is a full-time student, not over twenty-five (25) years of age;

(3) children who are twenty-one (21) years old or above but suffering from congenital disability, either physical or mental, or any disability acquired that renders them totally dependent on the member for support, as determined by the Corporation;

(4) parents who are sixty (60) years old or above, not otherwise an enrolled member, whose monthly income is below an amount to be determined by the Corporation in accordance with the guiding principles set for in the Act; and

(5) parents with permanent disability regardless of age as determined by the Corporation, that renders them totally dependent on the member for subsistence.

SECTION 5. *Implementing Rules and Regulations (IRR).* Within ninety (90) days from the effectivity of this Act, Head of the SSS, GSIS Board of Trustees, and the PhilHealth Board of Directors, which is chaired by the Secretary of the Department of Health (DOH) or his/her representative, shall jointly promulgate the necessary rules and regulations to implement the provisions of this Act. The IRR shall specifically define the requirements for establishing full-time student status of the dependent children.

SECTION 6. *Repealing Clause.* All laws, presidential decrees or issuances, executive orders, letter of instructions, administrative orders, rules, and

regulations, or parts thereof, which are inconsistent with the provisions of this Act, are hereby repealed or modified accordingly.

SECTION 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,