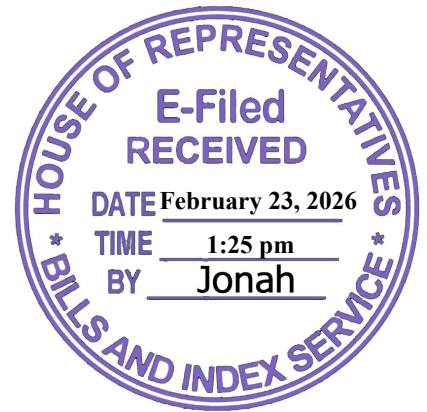


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 7925



Introduced by:

HON. CHRISTOPHERSON "COCO" M. YAP

EXPLANATORY NOTE

In medical emergencies, having fast access to an ambulance or emergency transport can save lives. Patients who are seriously ill or injured often need to be brought immediately from their homes, accident sites, or far-flung communities to the nearest hospital. Any delay can lead to death or permanent injury.

However, in reality, ambulance and emergency transport services are often expensive. Many Filipino families are asked to pay large amounts of money before or during an emergency. Because of this, some patients are delayed or unable to get proper medical care when they need it most.

The 1987 Constitution clearly states that the government must make health services accessible and affordable to all Filipinos, especially the poor, the sick, senior citizens, women, children, and persons with disabilities. To fulfill this duty, the government created PhilHealth through Republic Act No. 7875 to provide health insurance coverage to all citizens.

While PhilHealth coverage has expanded over the years, there is still a serious gap when it comes to ambulance and emergency medical transport. Many emergency cases are not clearly covered, or families are unsure if PhilHealth will pay for transport services. As a result, patients suffer delays and families face heavy financial burdens.

Republic Act No. 10932, also known as the Anti-Hospital Deposit Law, recognizes that emergency transport is part of emergency care. It allows the free use of emergency vehicles when medically necessary and provides PhilHealth reimbursement for poor and indigent patients. However, this law does not yet provide a clear, standard, and

comprehensive ambulance benefit that applies to all PhilHealth members and their dependents.

This bill seeks to fix that problem. It aims to clearly include medically necessary ambulance and emergency medical transport services as part of PhilHealth's benefit packages. It ensures that all members and their dependents are covered, with guaranteed support especially for poor and indigent patients. The bill also allows PhilHealth, together with the Department of Health, to set clear rules on coverage, payment rates, and accreditation to ensure quality service while keeping the system sustainable.

By making ambulance and emergency transport a guaranteed PhilHealth benefit, this measure will help patients get faster emergency care, reduce out-of-pocket expenses for families, improve coordination with local governments, and uphold the constitutional promise of affordable and accessible health services for all.

In view of the foregoing, **ug sa ngalan sa SERBISYONG TINUORAY**, the undersigned respectfully requests the immediate passage of this measure.


CHRISTOPHERSON "COCO" M. YAP
Representative, Second District of Southern Leyte

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TWENTIETH CONGRESS
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HOUSE BILL NO. 7925

Introduced by:

HON. CHRISTOPHERSON “COCO” M. YAP

AN ACT
MANDATING THE INCLUSION OF AMBULANCE AND EMERGENCY MEDICAL
TRANSPORT SERVICES IN THE BENEFIT PACKAGES OF THE NATIONAL HEALTH
INSURANCE PROGRAM, AMENDING REPUBLIC ACT NO. 7875, AS AMENDED, AND
FOR OTHER PURPOSES

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 “*Ambulance and Emergency Medical Transport Services Coverage Act*”.

SECTION 2. Declaration of Policy. — It is hereby declared the policy of the State, consistent with the **National Health Insurance Act of 2013** and the constitutional mandate to make health services available at affordable cost, to ensure **timely access to life-saving emergency medical care** by providing financial risk protection for medically necessary ambulance and emergency medical transport services through the National Health Insurance Program (NHIP).

Towards this end, the State shall guarantee that ambulance and emergency medical transport services form an integral component of the **basic minimum package** and appropriate supplementary packages of health insurance benefits under the NHIP, with particular priority to indigent and other vulnerable members.

SECTION 3. Amendment of Republic Act No. 7875, as Amended. —

A new section, to be numbered appropriately under Article III of Republic Act No. 7875, as amended by Republic Acts No. 9241 and 10606, is hereby inserted to read as follows:

“SEC. 11. Ambulance and Emergency Medical Transport Benefit. –

(a) The National Health Insurance Program shall cover **medically necessary ambulance and emergency medical transport services** for all members and their dependents, whether for:

(1) initial transport from the site of emergency, the scene of an incident, or the patient’s residence to the nearest appropriate health care facility; and

(2) medically necessary inter-facility transfer between health care providers when the services required for the proper management of the patient are not available in the referring facility.

(b) For purposes of this Act, “ambulance and emergency medical transport services” shall refer to the use of a land, water, or air vehicle, duly equipped and staffed in accordance with standards set by the Department of Health (DOH), for the transport of a patient who, in the professional judgment of a licensed physician or appropriately trained emergency medical personnel, requires prompt medical attention or monitoring during transport to prevent death, disability, serious impairment of health, or injury to or loss of the unborn child.

(c) As a minimum, coverage under this section shall include the **basic emergency care and transportation services** rendered to **poor and indigent patients** as contemplated under Republic Act No. 10932, without prejudice to the coverage of other categories of members.

(d) The Philippine Health Insurance Corporation (PhilHealth) shall design and implement **standard benefit packages and case rates** for ambulance and emergency medical transport services, taking into account, among others, the level of care required, distance, mode of transport, and the classification and accreditation status of providers. Such benefit packages shall, to the extent practicable, be harmonized with existing and future benefit designs for emergency care, Z-benefits, and other specialized packages.

- (e) Only ambulance and emergency medical transport providers that meet the **clinical, technical, and operational standards** set by the DOH and are **accredited by PhilHealth** shall be eligible for reimbursement under the NHIP, without prejudice to the obligation of hospitals and local government units (LGUs) under existing laws to provide emergency transport in appropriate cases.
- (f) Reimbursement for ambulance and emergency medical transport services shall be made to the accredited health care provider or ambulance service provider, including LGUs operating accredited emergency medical vehicles, in accordance with PhilHealth rules and regulations.
- (g) PhilHealth may adopt differentiated co-payment, co-insurance, or no-balance-billing arrangements for ambulance and emergency medical transport services, giving priority and preferential protection to indigent, sponsored, senior citizen, and other vulnerable members in accordance with law.”

SECTION 4. Integration with the Anti-Hospital Deposit Law. — To ensure effective implementation of Republic Act No. 10932 and related laws, PhilHealth shall align the ambulance and emergency medical transport benefit packages created under this Act with its obligation to reimburse the **cost of basic emergency care and transportation services incurred by hospitals and medical clinics for emergency medical services given to poor and indigent patients**, and with the responsibilities of LGUs to allow the free use of their emergency medical vehicles in appropriate cases.

SECTION 5. Funding. — The cost of implementing the ambulance and emergency medical transport benefit shall be charged against the **National Health Insurance Fund**, subject to the usual budgeting, actuarial, and auditing rules, and supplemented by appropriations under the annual General Appropriations Act as necessary.

The Department of Budget and Management (DBM) shall ensure that sufficient funds are allocated to PhilHealth to support the progressive realization of full ambulance and emergency medical transport coverage, with priority to indigent, sponsored, and senior citizen members consistent with existing laws.

SECTION 6. Implementing Rules and Regulations. — Within ninety (90) days from the effectivity of this Act, the DOH, in coordination with PhilHealth, the Department of the Interior and Local Government (DILG), LGUs, professional societies, emergency

medical services providers, and other concerned stakeholders, shall **promulgate the necessary rules and regulations** for the effective implementation of this Act, including:

- (a) Clinical, technical, and operational standards for ambulance and emergency medical transport services;
- (b) Accreditation requirements and quality assurance mechanisms for ambulance providers;
- (c) Detailed benefit designs, case rates, and payment mechanisms, including integration with existing emergency and Z-benefit packages; and
- (d) Mechanisms for monitoring, evaluation, and reporting of utilization, outcomes, and financial impact.

Such rules and regulations shall be consistent with the prohibitions under the National Health Insurance Act that PhilHealth shall be **limited to paying for the utilization of health services and purchasing health services on behalf of beneficiaries**, and shall not itself provide health care directly.

SECTION 7. Monitoring and Review. — Within three (3) years from the effectivity of this Act, and every three (3) years thereafter, PhilHealth shall submit to Congress and the Office of the President a **comprehensive report** on the implementation of the ambulance and emergency medical transport benefit, including data on:

- (a) Utilization by membership category and geographic area;
- (b) Impact on emergency care access, health outcomes, and financial risk protection; and
- (c) Recommendations for adjustments to benefit design, provider payment, and funding.

Congress shall review the report and may enact further legislation to strengthen and expand ambulance and emergency medical transport coverage under the NHIP.

SECTION 8. Separability Clause. — If any provision or part of this Act is declared invalid or unconstitutional, the remaining parts or provisions not affected shall remain in force and effect.

SECTION 9. Repealing Clause. — All laws, decrees, executive orders, rules and regulations, or parts thereof contrary to or inconsistent with the provisions of this Act are amended, repealed or modified accordingly.

SECTION 10. Effectivity. — This Act shall take effect fifteen (15) days after its publication in the *Official Gazette* or in at least two (2) newspapers of general circulation.

Approved,