

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

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 9222



Introduced by **REPRESENTATIVE FLORABEL C. YATCO**

EXPLANATORY NOTE

Every Filipino family deserves the opportunity to live with dignity, stability, and hope. Yet for many households today, this dream feels increasingly difficult to achieve. The rising cost of electricity, water, medicines, education, and housing continues to place immense pressure on family budgets. Too often, families are forced to choose between paying for medicine, putting food on the table, or supporting their children's education.

For many mothers and caregivers, stretching limited household resources while ensuring the well-being of their families has become an everyday struggle. When the cost of basic services rises faster than incomes, families are pushed to choose between necessities that should never be out of reach. This reality calls for meaningful and compassionate policy solutions that recognize the everyday struggles of Filipino families.

This bill seeks to institutionalize a Maginhawang Buhay Support Framework that will help ease these burdens by providing a twenty percent (20%) discount on essential needs, including basic utilities, healthcare services, education-related expenses, and housing costs. It also establishes an integrated and inflation-responsive system to ensure that assistance remains relevant as the cost of living changes, while promoting strong coordination among government agencies and clear fiscal safeguards to guarantee transparency, efficiency, and sustainability in delivering these benefits to Filipino families.

Every Filipino family dreams of living a *maginhawang buhay*. A life where parents can provide for their children without constant worry, and where basic needs are within reach. By easing the burden of everyday expenses and strengthening support for families, we help build stronger communities and secure a better future for our nation.

Sa bawat tahanan sa ating bansa, may isang NANAY na nagsisikap araw-araw upang mapagaan ang buhay ng kanyang pamilya. Panahon na upang tulungan natin siya. Ang maginhawang buhay ay hindi dapat para lamang sa iilan. Karapatan itong maranasan ng bawat pamilyang Pilipino.

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

A handwritten signature in black ink, which appears to read "Florabel C. Yatco".

FLORABEL C. YATCO

Representative

Nanay Party-list

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

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 9222

Introduced by **REPRESENTATIVE FLORABEL C. YATCO**

**AN ACT INSTITUTIONALIZING A MAGINHAWANG BUHAY SUPPORT
FRAMEWORK FOR LOW-INCOME AND MIDDLE-CLASS HOUSEHOLDS,
PROVIDING A TWENTY PERCENT (20%) DISCOUNT ON ESSENTIAL NEEDS
INCLUDING BASIC UTILITIES, HEALTHCARE, EDUCATION, AND
HOUSING, ESTABLISHING AN INFLATION-RESPONSIVE AND
INTEGRATED DELIVERY MECHANISM, PROVIDING FOR STRONG INTER
-AGENCY COORDINATION, FISCAL SAFEGUARDS, AND OVERSIGHT, 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 “Maginghawang Buhay Act.”

SEC. 2. Declaration of Policy. – It is hereby declared the policy of the State to promote social justice, equity, and shared prosperity, and to protect and enhance the purchasing power of Filipino households, particularly those belonging to the low-income and middle-class sectors. The State recognizes that sustained inflationary pressures, rising costs of living, and economic shocks disproportionately burden households whose incomes are fixed, vulnerable, or gradually eroded by price increases.

The State further recognizes that access to essential goods and services—such as basic utilities, healthcare, education, and housing—is indispensable to human dignity, social stability, and inclusive development. Accordingly, the State shall institutionalize a Maginghawang Buhay Support Framework, as provided for herein,

to deliver predictable, targeted, and fiscally responsible relief to qualified households.

Toward this end, the State shall adopt an automatic, data-driven, and time-bound response to inflation, anchored on official statistics and objective thresholds, which shall avoid ad hoc emergency subsidies, minimize discretionary interventions, strengthen existing social protection mechanisms, and promote transparency, accountability, and whole-of-government coordination.

SEC. 3. Definition of Terms. – As used herein, and for purposes of this Act, the following terms shall mean:

- (a) “Low-Income Households” refer to households whose total gross annual income falls within the poverty threshold or low-income classifications as officially determined, defined, and periodically updated by the Philippine Statistics Authority (PSA), taking into account household size, geographic location, and prevailing cost-of-living indicators;
- (b) “Middle-Class Households” refer to households whose total gross annual income falls within the income brackets officially classified by the PSA as middle class, including vulnerable, emerging, and pressured middle-income groups whose economic security is materially affected by inflation or economic volatility;
- (c) “Essential Needs” refer to goods and services indispensable to decent living and human dignity, including, but not limited to, basic utilities, healthcare services and medicines, education-related expenses, and housing-related costs;
- (d) “Maginhawang Buhay Discount” refers to the mandatory twenty percent (20%) reduction in applicable charges, fees, rates, or costs for essential needs, as provided for herein and subject to the conditions and safeguards established under this Act
- (e) “Qualified Beneficiaries” refer to low-income and middle-class households duly identified, registered, validated, and included in the National Maginhawang Buhay Registry pursuant hereto; and
- (f) “Covered Service Providers” refer to public or private entities, utilities, institutions, facilities, or establishments delivering essential needs covered under this Act.

SEC. 4. Maginhawang Buhay Support Framework. – There is hereby established a Maginhawang Buhay Support Framework, which shall serve as a comprehensive,

coordinated, and institutional mechanism for the delivery of discounts on essential needs to qualified beneficiaries.

The Framework shall provide, as a baseline benefit, a twenty percent (20%) discount on essential needs, subject to eligibility requirements, consumption thresholds, verification procedures, and safeguards provided for herein and in the implementing rules and regulations.

The twenty percent (20%) discount provided for herein may be temporarily enhanced pursuant to Section 9 of this Act, subject to the conditions and limitations expressly provided therein.

The Framework shall be guided by the principles of accurate targeting, administrative simplicity, fiscal sustainability, transparency, shared public- private responsibility, and protection against abuse, fraud, or leakage.

SEC. 5. Scope of Maginhawang Buhay Discounts. – Qualified beneficiaries shall be entitled to the Maginhawang Buhay Discount on the following essential needs:

- (a) Basic Utilities – including electricity, water, basic telecommunications, and internet services, subject to lifeline consumption caps, service classifications, and regulatory parameters as may be prescribed by the appropriate regulatory agencies;
- (b) Healthcare Expenses – including hospital services, professional fees, diagnostic and laboratory services, medicines, medical devices, and outpatient care in public and private healthcare facilities;
- (c) Education Expenses – including tuition and authorized miscellaneous fees in public and private basic education schools, higher education institutions, and technical-vocational institutions; and
- (d) Housing Expenses – including rent, monthly amortizations, and basic housing-related charges for socialized and affordable housing.

The grant of discounts under this Section shall be subject to reasonable ceilings, prioritization rules, and safeguards as may be provided for in the implementing rules.

SEC. 6. Integration with Existing Subsidy Programs. – The Maginhawang Buhay Discounts granted under this Act shall be harmonized, integrated, and coordinated with existing statutory lifeline rates, subsidies, and social protection programs.

Accordingly:

- (a) For utilities, the discount shall be applied in coordination with electricity and water lifeline rates approved by the Energy Regulatory Commission and other relevant regulatory bodies;
- (b) For healthcare, the discount shall complement PhilHealth benefits and shall apply to co-payments and out-of-pocket expenses not fully covered by mandatory benefit packages;
- (c) For education, the discount shall apply only to the net amount payable after free tuition, vouchers, scholarships, or other forms of student financial assistance have been deducted; and
- (d) For housing, the discount shall align with existing socialized and affordable housing programs and shall not impair or diminish existing contractual subsidies.

Provided, That benefits under this Act shall supplement and not replace existing entitlements; Provided, finally, That benefit stacking shall be subject to reasonable limits to ensure equity and fiscal sustainability.

SEC. 7. Beneficiary Identification and Registration. – The Department of Social Welfare and Development (DSWD), in coordination with the Philippine Statistics Authority (PSA), the Department of Economic Planning and Development (DEPDEV), and concerned local government units, shall establish, maintain, and regularly update a National Maginhawang Buhay Registry.

The Registry shall utilize interoperable government databases, secure digital platforms, and verification systems to ensure accurate targeting, single registration, data integrity, and the prevention of duplication, exclusion, or leakage of benefits. The collection, processing, storage, and sharing of personal data under the Registry shall strictly comply with the Data Privacy Act of 2012 and other applicable laws.

SEC. 8. Responsibilities of Covered Service Providers. – Covered service providers shall have the following obligations:

- (a) To honor the Maginhawang Buhay Discount upon verification of beneficiary eligibility in accordance with this Act;
- (b) To clearly reflect the discount in billing statements, official receipts, and electronic records;

- (c) To submit periodic compliance reports to the appropriate regulatory agencies or the Council; and
- (d) To refrain from passing on the cost of the discount through hidden charges, unjustified rate increases, reduced service quality, or other circumventions thereof.

SEC. 9. Inflation-Triggered Automatic Expansion of Benefits. – An automatic expansion of Maginhawang Buhay benefits shall be activated when the national inflation rate reaches or exceeds four percent (4%) for three (3) consecutive months, as officially reported by the Philippine Statistics Authority.

Upon such activation, adjustments to the scope, coverage, or value of benefits may be implemented without further legislative authorization, subject to fiscal safeguards and regulatory guidelines.

Provided, That such adjustments shall be strictly limited to the implementation of parameters expressly provided for in this Act and shall not amend, repeal, or expand the scope of benefits beyond those contemplated herein; Provided, further, That any inflation-triggered expansion shall be strictly time-bound and shall automatically cease once the inflation rate falls below the prescribed threshold for three (3) consecutive months.

SEC. 10. Fiscal Safeguards. – No automatic expansion or benefit enhancement under this Act shall require a new or special appropriation.

All measures undertaken pursuant hereto shall be implemented strictly within available fiscal space, savings, or authorized funding sources, subject to certification by the Department of Finance, and consistent with budgeting, accounting, and auditing rules.

SEC. 11. Pilot Rollout and Phased National Implementation. — Implementation of this Act shall commence with a pilot rollout in selected regions representing urban, rural, and geographically isolated areas, for a period not exceeding two (2) years.

Thereafter, and based on performance evaluation, cost-effectiveness, and fiscal sustainability, the Maginhawang Buhay Support Framework shall be phased into nationwide implementation.

SEC. 12. Inter-Agency Maginhawang Buhay Support Council. – There is hereby created an Inter-Agency Maginhawang Buhay Support Council, which shall be

attached to the Office of the President, and which shall serve as the primary policy-making, coordination, and oversight body for the implementation of this Act.

SEC. 13. Composition of the Council. – The Council shall be composed of the following:

- (a) Secretary of the Department of Social Welfare and Development – Chairperson;
- (b) Secretary of the Department of Finance – Vice Chairperson;
- (c) Secretary of the Department of Economic Planning and Development – Vice Chairperson;
- (d) Secretary of the Department of Health – Member;
- (e) Secretary of the Department of Education – Member;
- (f) Chairperson of the Commission on Higher Education – Member;
- (g) Director General of the Technical Education and Skills Development Authority – Member;
- (h) Secretary of the Department of Human Settlements and Urban Development – Member;
- (i) Chairperson of the Energy Regulatory Commission – Member;
- (j) Administrator of the National Water Resources Board – Member;
- (k) National Statistician of the Philippine Statistics Authority – Member; and
- (l) A representative of local government units, designated by the President – Member, in a consultative capacity.

SEC. 14. Permanent Secretariat. – There is hereby established a permanent Secretariat, attached to the Office of the President, to support the operations of the Council.

The Secretariat shall be headed by an Executive Director, appointed by the President, who shall have the rank, salary, privileges, and benefits of an Undersecretary.

The Executive Director shall oversee day-to-day operations, inter-agency coordination, registry management, compliance monitoring, and reporting to the President and Congress.

SEC. 15. Cost-Sharing with the Private Sector and Government Reimbursement. – The implementation of the Maginhawang Buhay Discount shall be undertaken through a mandatory cost-sharing mechanism between the national government and covered private service providers. Private service providers shall grant the discount at the point of service or billing, in accordance with this Act, and shall bear the initial cost thereof.

The cost of the discount borne by private service providers shall be reimbursed by the national government exclusively through tax-based incentives, including tax credits, additional allowable deductions, exemptions, or other incentives as may be authorized by law, subject to valuation, verification, and documentation requirements prescribed by the Department of Finance in coordination with the Bureau of Internal Revenue and the Council.

Provided, That the grant and utilization of tax-based reimbursement incentives shall be subject to existing fiscal ceilings, revenue performance, and rules on tax expenditures, and shall not be construed as creating an automatic or vested right to reimbursement; Provided, further, That all tax-based reimbursements under this Act shall be subject to valuation, audit, verification, and post-utilization review by the Bureau of Internal Revenue in accordance with existing tax laws; Provided, finally, That no direct cash reimbursement shall be granted under this Act, and all reimbursements shall be effected solely through the tax system.

SEC. 16. Congressional Oversight and Sunset Review. – A Joint Congressional Oversight Committee on the Maginhawang Buhay Support Framework is hereby created to monitor implementation, fiscal impact, and inflation-triggered expansions.

All inflation-triggered expansions shall be subject to a sunset review every three (3) years, unless earlier modified or terminated by Congress.

SEC. 17. Prohibited Acts and Penalties. – Any willful refusal to grant the mandated Maginhawang Buhay Discounts, or any fraudulent act to evade compliance herewith, shall be subject to administrative fines, penalties, or suspension of licenses, without prejudice to civil or criminal liability under existing laws, as may be appropriate, proportionate, and within the jurisdiction of the proper regulatory authority.

SEC. 18. Implementing Rules and Regulations. – Within ninety (90) days from the effectivity of this Act, the Council, through the Secretariat, shall promulgate the implementing rules and regulations necessary for the effective implementation hereof.

SEC. 19. Funding. – The implementation of this Act shall be funded from the following sources:

- (a) Reprogrammed savings and unobligated balances of concerned agencies;
- (b) Excess dividends from government-owned and -controlled corporations;
- (c) Incremental revenues from excise taxes on tobacco, alcohol, sweetened beverages, and similar products, consistent with existing earmarking laws;
- (d) Contingent and standby funds authorized under the General Appropriations Act for social protection and inflation mitigation; and
- (e) Such other sources as may be authorized by law.

No provision of this Act shall be construed as creating a permanent entitlement or automatic appropriation.

SEC. 20. Separability Clause. – If any provision of this Act is declared unconstitutional or invalid, the remaining provisions not affected thereby shall continue to be in full force and effect.

SEC. 21. Repealing Clause. – All laws, decrees, executive orders, rules, and regulations inconsistent with this Act are hereby repealed or modified accordingly.

Approved,