

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 10127



Introduced by HON. PHILIP CONRAD "DOK BONG" M. ACOP

AN ACT
EXPANDING PHILHEALTH COVERAGE TO INCLUDE BENEFIT PACKAGE TO
ALL MENTAL HEALTH DISORDERS, AND FOR OTHER PURPOSES

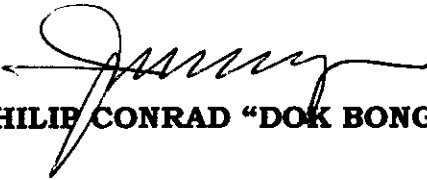
EXPLANATORY NOTE

The proposed bill addresses a critical gap in the Philippine healthcare system by treating mental health care not as an expensive luxury, but as a fundamental human right. While existing legislation recognizes the importance of mental well-being, the prohibitive costs of psychiatric evaluation, neurological services, and long-term treatment prevent millions of Filipinos from seeking essential care.

By explicitly mandating the Philippine Health Insurance Corporation (PhilHealth) to develop and implement a comprehensive benefit package within one year of its effectivity, this bill removes the financial barriers that historically marginalized individuals with psychological conditions. This measure requires coverage for all mental health disorders, extending specific protections to minors, and incorporating emergency interventions alongside the World Health Organization's Mental Health Gap Action Program (mhGAP).

Furthermore, this bill strengthens the legal and financial frameworks necessary to sustain nationwide mental healthcare. It aligns national policy with international human rights standards, explicitly recognizing individuals with mental health conditions under the protections of the Magna Carta for Disabled Persons (RA 7277) to curb systemic stigma and discrimination. Rather than creating a new budgetary burden, the act utilizes PhilHealth's existing revenue structure, funding the package through a combination of direct contributor premiums and government subsidies for indirect contributors.

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


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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 “*Comprehensive Mental Health Benefit Act*”.

SEC. 2. Declaration of Policy. – The State affirms the basic right of all Filipinos to mental health as well as the fundamental rights of people who require health services.

The State commits itself in promoting the well-being of people by ensuring that; mental health is valued, promoted and protected; mental health conditions are treated and prevented; timely, affordable, high quality, and culturally-appropriate mental health care is made available to the public; mental health service are free from coercion and accountable to the service users; and persons affected by mental health conditions are able to exercise the full range of human rights, and participate fully in society and at work free from stigmatization and discrimination.

The State shall comply strictly with its obligations under the United Nations Declaration of Human Rights, the Convention on the rights of Persons with Disabilities, and all other relevant international and regional human rights, conventions and declarations. The applicability of Republic Act No. 7277, as amended, otherwise known as the “Magna Carta for Disabled Persons”, to person with mental health conditions, as defined herein, is expressly recognized.

SEC. 3. Definition of Terms. – As used in this Act, the following terms are defined as follows:

a) *Mental health* refers to a state of well-being in which the individual realizes one’s own abilities and potentials, copes adequately with the normal stresses of life, displays resilience in the face of extreme life events, works productively and fruitfully, and is able to make a positive contribution to the community;

b) *Mental health condition* refers to a neurologic or psychiatric condition characterized by the existence of a recognizable, clinically-significant disturbance in an individual's cognition, emotional regulation, or behavior that reflects a genetic or acquired dysfunction in the neurological, psychosocial, or developmental process underlying mental functioning. The determination of neurologic and psychiatric conditions shall be based on scientifically-accepted medical nomenclature and best available scientific and medical evidence;

c) *Mental disorders* refer to conditions that affect a person's thinking, feelings, mood, and behavior. These may be occasional or chronic;

d) *Mental Health Gap Action Program (mhGAP)* refers to the World Health Organization (WHO) program aimed at scaling up services for mental, neurological, and substance use disorders for countries especially with low- and middle-income.

SEC. 4. *Mental Health Benefit Package.* – Within one (1) year from the effectivity of this Act, the Philippine Health Insurance Corporation (PhilHealth), in consultation with the Department of Health (DOH), and key stakeholders such as professional societies, patient organization, and health facilities, shall develop a benefit package for Filipinos with mental health illnesses.

This benefit package shall cover all mental health disorders. Also, a minor suffering from mental health disorders shall likewise be benefited by this mental health benefit package. The benefit package shall cover emergency services, psychiatric and neurological services, and Mental Health Gap Action Program (mhGAP).

SEC. 5. *Implementing Rules and Regulations.* – The Secretary of the DOH, in consultation with key stakeholders, shall promulgate the necessary rules and regulations to implement the provisions of this Act.

SEC. 6. *Appropriations.* – The amount necessary to implement this Act shall be charged against the total revenue of PhilHealth, composed of premium contributions from direct contributors and premium subsidies of the government for the indirect contributors.

SEC. 7. *Separability Clause.* – If any portion or provision of this Act is subsequently declared invalid or unconstitutional, other provisions hereof which are not affected thereby shall remain in full force and effect.

SEC. 8. *Repealing Clause.* – All laws, decrees, ordinances, administrative order, rules and regulations, or any part thereof, which are inconsistent with this Act are repealed or amended accordingly.

SEC. 9. *Effectivity.* – This Act shall take effect fifteen (15) days after its publication in the Official Gazette and at least two (2) newspapers of national circulation.

Approved,