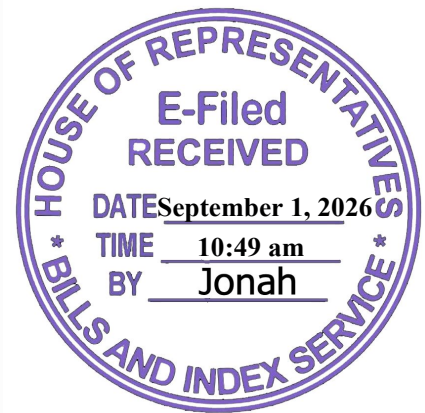


Republic of the Philippines
House of Representatives
Quezon City, Metro Manila
TWENTIETH CONGRESS
Second Regular Session

House Bill No. 11028



INTRODUCED BY REP. PATRICK MICHAEL "PM" D. VARGAS

AN ACT
PROVIDING FOR HEALTH BENEFITS AND INSURANCE COVERAGE FOR
WORKERS IN THE INFORMAL ECONOMY, ESTABLISHING A NATIONAL
INFORMAL WORKERS HEALTH INSURANCE PROGRAM, PROVIDING
GOVERNMENT ASSISTANCE FOR PREMIUM CONTRIBUTIONS, AND FOR
OTHER PURPOSES

EXPLANATORY NOTE

The Constitution recognizes the right of the people to health and directs the State to adopt an integrated and comprehensive approach to health development. Republic Act No. 11223, otherwise known as the "Universal Health Care Act," establishes a national health insurance framework covering all Filipinos through direct and indirect membership and provides entitlement to health benefit packages under the National Health Insurance Program.

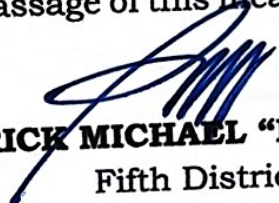
Despite this framework, many workers in the informal economy continue to experience difficulty in maintaining continuous health insurance coverage. Their income is often irregular, seasonal, or unstable, and they may lack an employer who can facilitate registration, premium payment, or access to health services.

Informal workers include self-employed workers, own-account workers, vendors, home-based workers, paid and unpaid family workers, seasonal workers, micro-entrepreneurs, platform-based workers, and other workers whose livelihood is not covered, or is insufficiently covered, by formal employment arrangements.

This Act seeks to establish a focused and accessible health-benefits and insurance framework for informal workers. It provides for simplified registration, portable health-insurance records, flexible payment mechanisms, premium subsidies for qualified workers, coverage for qualified dependents, occupational health services, preventive and primary care, emergency and hospitalization benefits, mental-health services, and protection against denial of benefits based solely on irregular contributions.

The measure shall complement, and not diminish or replace, the benefits and coverage provided under Republic Act No. 11223, Republic Act No. 7875, as amended, and other applicable health laws. It shall likewise ensure that no informal worker is denied access to emergency or necessary health services on the ground that the worker has not completed registration under this Act.

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


REP. PATRICK MICHAEL "PM" D. VARGAS
Fifth District of Quezon City

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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 “*Informal Workers Health Benefits and Insurance Act.*”

SEC. 2. Declaration of Policy. It is hereby declared the policy of the State to ensure accessible, affordable, and continuous health-care and health-insurance coverage for informal workers, including preventive, primary, emergency, occupational, rehabilitative, and mental-health services.

SEC. 3. Coverage. — This Act shall apply to Filipino workers in the informal economy, including self-employed workers, vendors, home-based workers, paid and unpaid family workers, seasonal workers, micro-entrepreneurs, platform-based workers, agricultural and transport workers, and other workers not covered, or insufficiently covered, by formal health-insurance arrangements.

SEC. 4. Informal Workers Health Insurance Program. —There is hereby established an Informal Workers Health Insurance Program, to be administered by the Philippine Health Insurance Corporation (PhilHealth), in coordination with the Department of Health (DOH), Department of Labor and Employment

(DOLE), Department of Social Welfare and Development (DSWD), local government units (LGUs), and other relevant agencies.

The Program shall provide registration, enrollment, premium assistance, health-service referral, claims assistance, and monitoring of health-insurance coverage.

SEC. 5. *Registration and Portable Coverage.* PhilHealth shall establish simplified, accessible, and free registration procedures for informal workers through PhilHealth offices, LGUs, barangays, health facilities, cooperatives, workers' organizations, mobile applications, and other authorized channels. A worker's health-insurance membership and contribution records shall remain portable and valid despite changes in occupation, location, employer, platform, or livelihood.

SEC. 6. *Premium Contributions and Assistance.* Premium contributions shall be administered in accordance with Republic Act No. 11223, otherwise known as the "Universal Health Care Act," and other applicable laws.

Subject to the availability of funds, the national government and LGUs shall provide full or partial premium assistance to qualified low-income and vulnerable informal workers, including persons with disabilities, senior citizens, solo parents, women in vulnerable work, disaster-affected workers, and workers with serious or chronic illnesses.

Flexible payment schedules and accessible payment channels shall be established for workers with irregular or seasonal income.

SEC. 7. *Health Benefits and Services.* —Covered informal workers shall be entitled to applicable health benefits under the National Health Insurance Program and other programs established by law, including:

- (a) Preventive and primary-care services;
- (b) Emergency and hospital care;
- (c) Medicines, laboratory, and diagnostic services;
- (d) Occupational injury and illness care;
- (e) Rehabilitation and palliative care;
- (f) Maternal, reproductive, dental, and oral-health services; and
- (g) Mental-health and psychosocial services.

No worker shall be denied emergency or medically necessary care solely for lack of a physical identification card or irregular income.

Where the facts indicate that a person or entity exercises substantial control over the manner, means, schedule, compensation, or performance of a worker's work, the appropriate government agency shall determine whether an employer-employee relationship exists under existing law.

SEC. 8. *Data Privacy, Complaints, and Monitoring.* All personal, health, membership, and contribution information collected under this Act shall be protected in accordance with Republic Act No. 10173, otherwise known as the "Data Privacy Act of 2012."

PhilHealth shall establish accessible procedures for filing complaints, correcting membership records, securing claims assistance, and appealing the denial or delay of benefits.

PhilHealth shall submit an annual report to Congress on enrollment, premium assistance, benefits availed, claims processed, complaints, and implementation challenges.

SEC. 9. *Funding.* The amount necessary to implement this Act shall be charged against the current appropriations of PhilHealth, the DOH, the DOLE, the DSWD, and other implementing agencies. Thereafter, funds shall be included in the annual General Appropriations Act.

SEC. 10. *Implementing Rules and Regulations.* Within one hundred eighty (180) days from the effectivity of this Act, PhilHealth, in coordination with the DOH and other concerned agencies, shall promulgate the implementing rules and regulations.

SEC. 11. *Separability Clause.* If any provision of this Act is declared unconstitutional or invalid, the remaining provisions not affected thereby shall remain in full force and effect.

SEC. 12. *Repealing Clause.* All laws, decrees, executive orders, rules, regulations, or parts thereof inconsistent with this Act are hereby repealed or modified accordingly.

SEC. 13. *Effectivity.* This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,