

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
Second Regular Session



HOUSE BILL No. 11102

Introduced by REP. RAMIL L. HERNANDEZ

**AN ACT PROVIDING HEALTH MAINTENANCE ORGANIZATION (HMO) COVERAGE
FOR ALL PUBLIC SCHOOL TEACHERS, AND APPROPRIATING FUNDS THEREFOR**

EXPLANATORY NOTE

Despite the critical role of public school teachers in social and economic development, public educators frequently face high levels of occupational stress, prolonged exposure to classroom health hazards, and significant financial vulnerability when illness strikes.

While basic medical coverage exists through standard national health programs, these mechanisms often leave substantial out-of-pocket costs for routine consultations, preventative diagnostics, inpatient care, and specialized treatment. Consequently, many teachers delay necessary medical interventions due to financial strain, resulting in compromised health, reduced classroom effectiveness, or early retirement.

This bill seeks to institutionalize a comprehensive Health Maintenance Organization (HMO) benefit package specifically tailored for all public school teachers across basic, higher, and vocational education levels. By extending coverage to essential outpatient care, emergency treatments, inpatient services, annual physical exams, and vital mental health consultations, this measure ensures that educators receive holistic and accessible healthcare.

Investing directly in the health and physical well-being of our teachers is a direct investment in the quality of national education. Safeguarding their health empowers educators to fulfill their crucial role with security, dignity, and peace of mind.

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

RAMIL L. HERNANDEZ
2nd District, Laguna

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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 “**Public School Teachers’ Health Protection Act**”.

Section 2. *Declaration of Policy.* – It is the policy of the State to protect and promote the right to health of the people and instill health consciousness among them. Recognizing that the education sector is a vital pillar of national development, the State shall ensure the physical and mental well-being of public school teachers by providing them with adequate health care benefits and protection.

Section 3. *Coverage.* – This Act shall cover all public school teachers in the elementary, secondary, and tertiary levels, including those in vocational and technical schools, who are under the employ of the Department of Education (DepEd) or the Commission on Higher Education (CHED).

Section 4. *HMO Benefit Package.* – In addition to the benefits provided by the Philippine Health Insurance Corporation (PhilHealth), all covered public school teachers shall be entitled to a comprehensive Health Maintenance Organization (HMO) medical insurance package. The HMO package shall include, but not be limited to:

- *Outpatient Services:* Consultations, laboratory tests, and diagnostic procedures;
- *Inpatient Services:* Room and board, physician’s fees, and surgical requirements;
- *Emergency Care:* Coverage for emergency room fees and immediate treatment;
- *Annual Physical Examination (APE):* Comprehensive annual check-ups; and
- *Mental Health Support:* Access to psychiatric or psychological consultations and therapy.

Section 5. *Procurement.* – The Department of Education (DepEd), in coordination with the Department of Budget and Management (DBM), shall conduct a competitive public bidding to engage the services of reputable HMO providers capable of providing nationwide coverage.

Section 6. *Appropriation.* – The amount necessary for the initial implementation of this Act shall be charged against the current year's appropriations of the Department of Education. Thereafter, such sums as may be necessary for its continued implementation shall be included in the annual General Appropriations Act (GAA).

Section 7. *Implementing Rules and Regulations (IRR).* – Within sixty (60) days from the effectivity of this Act, the Secretary of Education, in consultation with the Secretary of Health and the Secretary of Budget and Management, shall promulgate the necessary rules and regulations for its effective implementation.

Section 8. *Separability Clause.* – If any provision of this Act is declared unconstitutional or invalid, the other provisions not affected thereby shall remain in full force and effect.

Section 9. *Repealing Clause.* – All laws, decrees, executive orders, rules and regulations, or parts thereof inconsistent with the provisions of this Act are hereby 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,