Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
First Regular Session

House Bill No. 6921

Introduced by OFW FAMILY REPRESENTATIVE ALBERTO "BOBBY" D. PACQUIAO

AN ACT
AMENDING REPUBLIC ACT NO. 11223, OTHERWISE KNOWN AS "THE UNIVERSAL
HEALTH CARE ACT", CLASSIFYING MIGRANT WORKERS AND OVERSEAS
FILIPINOS AS INDIRECT CONTRIBUTORS AND PROVIDING THEM AN OPTION
FOR VOLUNTARY MEMBERSHIP AS DIRECT CONTRIBUTORS, AND FOR OTHER
PURPOSES

EXPLANATORY NOTE

This bill seeks to amend Republic Act No. 11223, otherwise known as the "Universal
Healthcare Act". While the intent of the law is noble in its pursuance of healthcare for all
Filipino citizens, it is necessary to consider the distinct circumstances and dynamics of the
Overseas Filipino Workers (OFWs) and their employment.

Firstly, OFWs already enjoy similar health insurance coverage while employed abroad, either
free-of-charge courtesy of the Host Government and/or a Private Healthcare Service Provider
like that of a Health Management Organization (HMO). As such, they rarely avail of the
PhilHealth services while abroad and the imposition of the same is perceived to be
redundant.

Secondly, OFWs must not be forced to pay for their PhilHealth membership as a condition
for the issuance of their Overseas Employment Certificates (OEC) and their deployment. This
form of regulation has proven to be exceedingly oppressive to an overwhelming number of
workers.
Finally, the responsibility of paying for the PhilHealth premium is placed solely on the worker due to the non-participation of the employer (for land-based workers). It is also noteworthy to mention that OFWs pay for their OWWA, SSS, and Pag-Ibig for the duration of their contract. Taking all of that into consideration, OFWs are overwhelmed by fees.

Thus, the proposed amendments aim to support the very purpose of RA 11223 in adopting “a healthcare model that provides all Filipinos access to a comprehensive set of quality and cost-effective, promotive, preventative, curative, rehabilitative and palliative health services without causing hardship and prioritizes the needs of the population who cannot afford such services.”

In fine, the category of OFWs herewith must be voluntary with their premium contributions placed at an affordable and acceptable fixed annual rate.

The immediate passage of this Bill is most earnestly sought.

Approved,

REP. ALBERTO "BOBBY" D. PACQUIAO
OFW Family Party-list
Republic of the Philippines
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Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. Section 4 (f) of Republic Act No. 11223 shall be amended as follows:

Sec. 4 Definition of Terms. – As used in this Act:

xxx

(f) Direct Contributors refer to those who have the capacity to pay premiums, are
gainfully employed and are bound by an employer-employee relationship, or are
self-employed, professional practitioners, [MIGRANT WORKERS], including their
qualified dependents, and lifetime members.

MIGRANT WORKERS AND OVERSEAS FILIPINOS, INCLUDING THEIR
QUALIFIED DEPENDENTS, SHALL AUTOMATICALLY BE DEEMED AS
INDIRECT CONTRIBUTORS UNDER SECTION 4 (O) OF THIS ACT, UNLESS
THEY CONTRIBUTE ON A VOLUNTARY BASIS, IN SUCH CASE THEY
SHALL BE CLASSIFIED AS DIRECT CONTRIBUTORS;
SECTION 2. Section 9 of Republic Act No. 11223 shall be amended as follows:

Sec. 9. Entitlement of Benefits. –

Philhealth shall provide additional Program benefits for direct contributors, where applicable; Provided, that failure to pay premiums shall not prevent the enjoyment of any Program benefits; Provided, further, that employers and self-employed direct contributors shall be required to pay all missed contributions with an interest, compounded monthly, of at least three percent (3%) for employers and not exceeding one and one-half percent (1.5%) for self-employed AND professional practitioners. [AND MIGRANT WORKERS]

PROVIDED, FINALLY, THAT PAYMENT OF PHILHEALTH PREMIUM CONTRIBUTIONS OF MIGRANT WORKERS SHALL NOT BE Made AS A CONDITION Precedent TO THE ISSUANCE OF MANDATORY OVERSEAS EMPLOYMENT CERTIFICATE, OR ANY AND ALL OTHER GOVERNMENT DOCUMENTS, CLEARANCES, OR CERTIFICATES RELATING TO THEIR EMPLOYMENT AND/OR DEPLOYMENT.

SECTION 3. Section 10 of Republic Act No. 11223 shall be amended as follows:

Sec. 10. Premium Contributions – For direct contributors, premium rates shall be in accordance with the following schedule, and monthly income floor and ceiling:

<table>
<thead>
<tr>
<th>Year</th>
<th>Premium Rate</th>
<th>Income Floor</th>
<th>Income Ceiling</th>
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<td>2.75%</td>
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<tr>
<td>2025</td>
<td>5.00%</td>
<td>P10,000.00</td>
<td>P100,000.00</td>
</tr>
</tbody>
</table>

FOR MIGRANT WORKERS AND OVERSEAS FILIPINOS CLASSIFIED AS DIRECT CONTRIBUTORS, AN ANNUAL FIXED RATE OF TWO THOUSAND
AND FOUR HUNDRED PHILIPPINE PESOS (PHP 2,400.00) SHALL APPLY TO THEM.

xxx

SECTION 4. Repealing Clause. – Any law, presidential decree or issuance, executive order, letter of instruction, administrative order, rule or regulation contrary to or inconsistent with, the provisions of this Act are hereby repealed, modified, or amended accordingly.

SECTION 5. Separability Clause. – If any provision or part hereof is declared invalid or unconstitutional, the remainder of the law or the provision no otherwise affected shall remain valid and subsisting.

SECTION 6. Effectivity Clause. – This Act shall take effect immediately after its publication in at least two (2) newspapers of general circulation.

Approved,