

**[ PHILHEALTH CIRCULAR NO. 0024, S. 2013,  
September 30, 2013 ]**

**PREMIUM RATE FOR THE INDIVIDUALLY PAYING PROGRAM  
(IPP) EFFECTIVE CY 2014**

**I. RATIONALE AND OBJECTIVES**

PhilHealth Board Resolution (PBR) No. 1571, series of 2011, through PhilHealth Circular No. 22, series of 2011, prescribed the annual premium contribution rate of TWO THOUSAND FOUR HUNDRED PESOS (P2,400.00) for the Individually Paying Members effective July 1, 2012. However, the said amount was deferred and the annual premium rate was set at ONE THOUSAND EIGHT HUNDRED PESOS (P1,800.00) for CY 2013 as part of the transition.

This Circular is being issued to implement the provisions of PBR 1571, s. 2011 prescribing the annual premium rate of the Individually Paying Program effective CY 2014. With this premium rate, Individually Paying Member and their dependents shall be entitled to in-patient hospital care including all case rate packages and catastrophic illnesses in the Case Type Z Benefit Package, out-patient coverage and other special benefit packages under the National Health Insurance Program (NHIP).

**II. PREMIUM CONTRIBUTION**

1. The annual premium contribution rate for Individually Paying Program effective January 1, 2014 shall be TWO THOUSAND FOUR HUNDRED PESOS (P2,400.00) and shall apply to Individually Paying Members with monthly income of TWENTY FIVE THOUSAND PESOS (P25,000.00) and below.
2. Individually Paying Members with monthly income above TWENTY FIVE THOUSAND PESOS (P25,000.00) shall remain paying the annual premium rate of THREE THOUSAND SIX HUNDRED PESOS (P3,600.00).

**III. IMPLEMENTING GUIDELINES**

1. Individually Paying Members (IPMs) shall pay their premium either of the following:
  - a. SIX HUNDRED PESOS (P600.00) per quarter;
  - b. ONE THOUSAND TWO HUNDRED PESOS (P1,200.00) semi-annually.
  - c. TWO THOUSAND FOUR HUNDRED PESOS (P2,400.00) per annum.
2. All payments made in advance prior to this issuance shall no longer be treated with underpayment for the applicable years applied for.
3. Advance payments for CY 2014 and beyond (limited only up to 3 years) that shall be made within CY 2013, shall be at the annual premium rate of TWO