

**[ PHILHEALTH CIRCULAR NO. 0012, S. 2013, June 03, 2013 ]**

**REITERATION OF GUIDELINES FOR INDIVIDUALLY PAYING PROGRAM (IPP) COVERAGE RELATIVE TO PHILHEALTH ADVISORY ON DEFERMENT OF INDIVIDUAL POLICY CONTRACT (IPC) ISSUANCE**

**I. RATIONALE AND OBJECTIVE**

PhilHealth Advisory No. 03-04-2012 announced the deferment of Individual Policy Contract (IPC) issuance in response to the need for further program enhancements. As such, not all Individually Paying Members (IPMs) have been issued the IPC. In order to guide the frontline offices and avoid confusion in operational approach brought about by new policy developments, the following guidelines are hereby reiterated for uniform implementation.

**II. COVERAGE**

This Circular applies to the Individually Paying Members of the National Health Insurance Program (NHIP). Excluded are active IPMs under the iGroup Program.

**III. IMPLEMENTING GUIDELINES**

**A. Premium Rate**

Per PhilHealth Circular No. 57, series of 2012, calendar year 2013 annual premium rate for all IPMs earning Twenty-Five Thousand Pesos and below monthly shall be at One Thousand Eight Hundred Pesos (PhP1,800). Beginning January 1, 2014, the new premium rate of Two Thousand Four Hundred Pesos (PhP2,400) per annum shall be required while premium rate for self-employed professionals and IPMs earning more than Twenty-five Thousand Pesos per month remains at Three Thousand Six Hundred (Php3,600) per annum.

Exclusion to the new premium rate rule are all IPMs covered under the May- June 2012 2-year lock-in promo per PC 20, series of 2012. The old rate computation or One Thousand Two Hundred pesos per annum shall be the applicable basis for their second year premium.

**B. Varying application for IPC holders and non-IPC holders**

<b><i>Policy Application</i></b>	<b><i>IPC Holder</i></b>	<b><i>Non-IPC Holder</i></b>
<b><i>Mode of Payment</i></b>	Monthly, Quarterly, Semi-annual, Annual	Quarterly, Semi-annual, Annual
<b><i>Deadline of</i></b>	PC 61, s. of 2012	Quarterly: Last

<b>Payment</b>	Prior to the applicable period		working day of the quarter being paid for Semi-Annual: Last working day of the first quarter of the semester being paid for Annual: Last working day of the first quarter of the year being paid for
<b>Penalty</b>	None		None
<b>Premium requirement</b>	<b>Valid Years</b>	<b>Option 1</b>	<b>Option 2</b>
	1	Full payment at P1,800/annum multiplied by the number of years fully paid (max 3 years)	Remaining 9 months of CY 2013 computed under the P1,800 premium rate
	2	Or Full payment of P3,600/annum multiplied by the number of years fully paid for Professional IPMs and those earning more than PhP25,000 per month (max 3 years)	Remaining 6 months of CY 2013 computed under the P1,800 premium rate. Remaining CY 2014 computed under the P2,400/ an new premium rate
	3		Remaining CY 2014 and CY 2015 computed under P2,400 premium rate per annum

1. PhP1,800/annum computation for CY 2013 for IPMs earning PhP25,000 and below per month
2. PhP 3,600/annum computation for CY 2013 and onwards for IPM-Professionals and those earning more than Twenty-Five Thousand Pesos per month
3. PhP 2,400/annum computation for CY 2014 and onwards for IPMs earning P25,000/month or below