

**[ PHIC PHILHEALTH CIRCULAR NO. 08, S. 2009,  
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**NEW GUIDELINES FOR ACCREDITING COLLECTING AGENTS FOR  
THE COLLECTION OF PHILHEALTH PREMIUM CONTRIBUTIONS**

**I. Rationale**

The Philippine Health Insurance Corporation (PhilHealth), as the administrator of the National Health Insurance Program (NHIP) pursuant to R.A. 7875, is tasked with the collection of premium payments from its members in order to maintain the sustainability of the NHIP. To accomplish this function with maximum efficiency and convenience to the general public, it is necessary to appoint agents to whom the functions of collecting premium payments may be delegated. These collecting agents must be capable, accessible and dependable outlet for premium payments, hence the need for accreditation.

In contrast to typical government procurement in which there are several methods such as bidding, negotiated purchase, local shopping, or emergency purchase and the contract is awarded to a single proponent, accreditation of collecting agents allows the participation of more proponents for increased public accessibility. All proponents that meet the qualifications and other requirements as described further in this circular may be accredited as collecting agents or tapped for other services as well.

**II. Coverage**

Private and government establishments such as banks, non-bank financial institutions and other entities like remittance centers, bills payment centers, pawnshops, telecommunication companies, organized groups and similar business enterprises may be accredited as PhilHealth Collecting Agent for premium collection.

The aforementioned establishments are classified as follows:

**A. CATEGORY**

**I. Local Collection**

**A.1 Private**

**A.1.1 Banks**

**A.1.1.a. Large Banks**  
(universal and commercial)

**A.1.1.b. Medium/Small Banks**  
(thrift, rural and cooperative banks)

**A.1.2 Non-Banks**

**A.1.2.a. Remittance Centers**

**II. Overseas Collection**

**B.1 Private**

**B.1.1 Banks**

**B.1.1.a. Large Banks**  
(universal and commercial)

**B.1.2 Non-Banks**

**B.1.2.a. Remittance Centers**

A.1.2.b Bills Payment Centers	B.1.2.b Telecommunication Companies
A.1.2.c Pawnshops	B.1.2.c. Similar Enterprises
A.1.2.d. Telecommunication Companies	
A.1.2.e. Organized Groups (cooperatives, associations, operators)	
A.1.2.f. Similar Enterprises	
A.2 Government	B.2 Government
A.2.1.Banks	B.2.1 Banks
A.2.2 Agencies	B.2.2 Agencies

## **B. DESCRIPTION/SCOPE OF SERVICE**

<b>SCOPE OF SERVICE</b>	<b>DESCRIPTION</b>	<b>LOCAL COLLECTION</b>	<b>OVERSEAS COLLECTION</b>
a. Manual Collecting Agent	employs manual over-the-counter a collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes diskette in the submission of text file report		x
b. Semi-Automated Collecting Agent	employs manual over-the-counter collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes File Transfer Protocol (FTP)/email in the submission of textfile report	x	x
c. Fully Automated Collecting Agent	offers on-line collection system either through a web based/automated tellering machine, mobile phone or other electronic means of payment and generation of electronic receipt, and utilizes File Transfer Protocol (FTP)/email/web-based facility in the	x	x