



Republic of the Philippines  
**PHILIPPINE HEALTH INSURANCE CORPORATION**

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UNIVERSAL HEALTH CARE  
KALUWAGAN AT KALINGA PARA SA LAHAT

**PHILHEALTH CIRCULAR**

No. 2020-0014

FOR : ALL FILIPINOS ABROAD AND THEIR DEPENDENTS,  
ACCREDITED COLLECTING AGENTS, PARTNERS,  
TAKEHOLDERS, AND ALL OTHERS CONCERNED

SUBJECT : Premium Contribution and Collection of Payment of Overseas Filipino  
Members

**I. RATIONALE**

This Circular is issued to have a uniform understanding on the implementation of the collection of premium contributions for overseas Filipinos in the context of PhilHealth Circular No. 2019-009 re: Premium Contribution Schedule in the National Health Insurance Program (NHIP).

**II. OBJECTIVE**

To set clear guidelines on the implementation of the new set of premium contribution and its collection from payment for Overseas Filipinos as provided by the UHC law.

**III. SCOPE**

This Circular covers all overseas Filipinos living and working abroad including those on-vacation or those waiting for documentation, whether registered or unregistered to the National Health Insurance Program.

**IV. DEFINITION OF TERMS**

A. Overseas Filipinos – refers to migrant workers (OFW), other Filipino nationals and their dependents abroad. Overseas Filipinos are comprised of the following:

1. Land-based OFWs
2. Seafarers and other sea-based workers
3. Filipinos with dual citizenship (RA 9225)
4. Filipinos living abroad
5. Overseas Filipinos in distress
6. Other overseas Filipinos not previously classified elsewhere

B. Settlement Period - the time between the initial payment date and the deadline prior to imposition of interest.

C. Statement of Premium Account (SPA) - a system-generated billing statement with pre-assigned number addressed to each registered direct contributor and indirect contributors containing the premium contribution that is due and interest, if any.

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## V. GENERAL POLICY

A. **Mandatory Coverage.** The Overseas Filipinos are classified as direct contributors under the UHC law and therefore, payment and remittance of premium contributions is mandatory.

### B. Contribution

1. The premium of overseas Filipinos shall be computed based on their monthly income, to be paid in Philippine Peso equivalent, in accordance with the terms of payment and corresponding due dates as prescribed by the Corporation. Please see annex A.
2. For uniform application, conversion will be guided by the daily reference exchange rate issued by the Bangko Sentral ng Pilipinas (BSP) through its Reference Exchange Rate Bulletin (RERB). Other currencies that are not included in the BSP-RERB shall be converted first to US Dollar (being the common currency) before converting it to Philippine Peso. Available online conversion sites can be utilized for this purpose.
3. After determination of the appropriate premium contribution, the member has the options to pay the annual premium in full or pay the initial premium then quarterly thereafter.
  - a. CY 2020 is considered as transition year. Payment of Php2,400.00 shall be serve as initial payment. The member can then opt to pay the balance in full or in quarterly payments. Payment settlement period is one year. Please see illustration at annex B.
  - b. By January 1, 2021, the minimum acceptable initial payment is a 3-month premium based on the prescribed rate at the time of payment. Still, the member has the option to pay the balance in full or in quarterly payments; payment period is one year. Please refer to illustration, annex C.
4. A member who fails to pay the premium after the due date set by the Corporation shall be required to pay all missed contributions with monthly compounded interest.

### C. Submission of Proof of Income

The premium contribution shall be salary-based as prescribed by law and shall require submission of acceptable proof of actual income. Please attached list at annex C.

### D. Frequency and Mode of Payment

While premium is computed based on monthly income, payment shall be made every 3-month, 6-month, or full 12-month period. For sea-based OFWs, the mode of payment is monthly by salary deduction by their Manning Agencies/Employers.

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**E. Advance Payment**

Advance payment shall be allowed based on the length of valid contract and on the current applicable premium rate and schedules.

**F. Generation and Issuance of Statement of Premium Account (SPA)**

Members abroad will be issued a system-generated billing statement containing due premium contribution and interest, if any. However, a Statement of Initial Payment (SIP) shall be issued to member if generation of SPA is not yet available. Please see Annex E.

**G. Updating of Member Data Record**

All members are required to update their member record by submitting properly accomplished PhilHealth Member Registration Form (PMRF) as per PhilHealth Circular No. 2020-0001.

**VI. REPEALING CLAUSE**

All issuances inconsistent with this Circular are hereby repealed or modified accordingly.

**VII. EFFECTIVITY CLAUSE**

This Circular shall take effect after fifteen (15) days following its publication in a newspaper of general circulation and shall be deposited thereafter with the Office of National Administrative Register (ONAR) of the University of the Philippines Law Center.

**BGEN. RICARDO C. MORALES, AFP (Ret.) FICD**  
President and Chief Executive Officer

Date signed: 4/2/20

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Sample Table of Computation

1. Table of Contribution for Direct Contributor

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	10,000.00	50,000.00
2020	3.0%	10,000.00	60,000.00
2021	3.5%	10,000.00	70,000.00
2022	4.0%	10,000.00	80,000.00
2023	4.5%	10,000.00	90,000.00
2024	5.0%	10,000.00	100,000.00
2025	5.0%	10,000.00	100,000.00

2. Sample Table of Computation after Conversion

Year	Monthly Basic Salary		Rate	1-month	3-month	6-month	12-month
	US \$ 1.00 = Php 52.00						
2020	400.00	20,800.00	3%	624.00	1,872.00	3,744.00	7,488.00
	401.00	20,852.00		625.56	1,876.68	3,753.36	7,506.72
	to	to		to	to	to	to
	1,153.84	60,000.00		1,800.00	5,400.00	10,800.00	21,600.00
	1,154.00	60,000.00		1,800.00	5,400.00	7,200.00	21,600.00
	or more	or more					

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Sample Computation for Initial Payment for Land-based OFW

1. Transition Period (CY2020)

Year	Monthly Basic Salary		Premium Rate	Total (Annual) Php	Initial Payment	Total Balance (After initial payment)	Options Subsequent Payment	
	US \$1 = Php52						Partial	Full
2020	400.00	20,800.00	3.0%	7,488.00	2,400.00	5,088.00	2,544.00	5,088.00
	401.00	20,852.00		7,506.72	2,400.00	5,106.72	2,553.36	5,106.72
	to	to		to		to	to	to
	1,153.84	60,000.00		21,600.00		19,200.00	9,600.00	19,200.00
	1,154.00	60,000.00		21,600.00	2,400.00	19,200.00	9,600.00	19,200.00
	or more	above						

\*conversion rate may change, for illustration purposes only

2. Sample Computation for Initial Payment after Transition Period

Year	Monthly Basic Salary		Premium Rate	Total (Annual) Php	Initial Payment	Total Balance (After initial payment)	Options Subsequent Payment	
	US \$1 = Php52						Partial	Full
2021	400.00	20,800.00	3.5%	8,736.00	2,184.00	6,552.00	3,276.00	6,552.00
	401.00	20,852.00		8,757.84	2,189.46	6,568.38	3,284.19	6,568.38
	to	to		to	to	to	to	to
	1,346.15	70,000.00		29,400.00	7,350.00	22,050.00	11,025.00	22,050.00
	1,347.00	70,000.00		29,400.00	7,350.00	22,050.00	11,025.00	22,050.00
	or more	above						

\*conversion rate may change, for illustration purposes only

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**Acceptable Proof of Income**

Any of the following can be presented, whichever is applicable, as proof of income, subject to PhilHealth validation:

1. Land-based OFWs
  - a. Employment Contract;
  - b. Overseas Employment Certificate (OEC);
  - c. Overseas Employment Offer Letter;
  - d. Certificate of Employment with Income;
  - e. Payslip (current);
  - f. Other document PhilHealth may deem acceptable.
2. Seafarers and other sea-based workers (on-vacation or separated)
  - a. Certification from the Manning Agency
3. Filipinos with Dual Citizenship and other Filipinos living abroad
  - a. income-tax return;
  - b. duly-notarized affidavit of income declaration;
  - c. other acceptable proof of income, subject to PhilHealth validation.

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Annex D

**STATEMENT OF INITIAL PAYMENT**  
 For Overseas Filipinos Program Member

Date: 4 April 2020

MEMBER DATA INFORMATION				
PhilHealth Identification No. <b>19-0250003060</b>	Member's Full Name			
	<b>Danao</b>	<b>Antonio</b>	<b>Ringo</b>	
	SURNAME	FIRST NAME	MIDDLENAME	
PREMIUM CONTRIBUTION				
Monthly Income and Currency:	<b>BHD 200</b> (Bahrain Dinar)	Exchange Rate:	Rate	Amount
		<b>BHD to PHP</b> 1 : 135.19	135.19	27,038.00
Proof of Income:	<b>Employment Contract</b>			
Particulars		Computation		
Monthly Income (after conversion):		27,038.00		
Applicable Premium Rate:		3.00%		
Assessed Monthly Premium Contribution:		811.14		
Total 12-month Period Premium:		9,733.68		
Initial Payment:		2,400.00		
Total Balance After Initial payment:		7,333.68		
Covered Period:		<b>January 1, 2020-December 31, 2020</b>		
Balance Payment Options:	full	7,333.68		
	half	3,668.84		
Deadline of Settlement Period:		<b>December 31, 2020</b>		
NOTICE TO MEMBER				
1. This will serve as your proof of initial payment when paying for the subsequent payment. 2. Balance settlement period is twelve-month period. 3. Failure to settle the annual premium within the payment settlement period will be subjected to 1.5% interest on all missed months, compounded monthly. 4. Subsequent payment may be done at any PhilHealth offices or thru accredited collecting agents by presenting this SOA. 5. Please bring this SOA Partial Payment upon settlement of your balance. In case of loss, please coordinate to PhilHealth office where initial payment was made. 6. Exchange rate reference date is the actual transaction date.				
Prepared by:		Conforme:		
Name and Signature		Name and Signature		

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