

## **Annex I: Approved Benefit Payment and Co-Payment/Cost Sharing Schedule with Sample Computation**

1. Beginning January 1, 2024, the maximum per capita amount for Konsulta shall be at PHP 1,700.00 for both government and private Konsulta Package Providers, respectively.
  - a. The Konsulta Package Provider (KPP) shall receive 40% of this amount based on the number of registered members with first patient encounter.
  - b. The KPP shall receive 60% of this amount based on the number of registered members with first patient encounter as of December that year and achieved performance targets at the end of the year.
2. First tranche or First patient encounter (FPE) (40%) Payment
  - a. The KPP shall receive 40% of the annual capitation rate based on the number of registered eligible beneficiaries with first patient encounter.

**Table 1: Sample computation for the First Tranche or FPE payment for a Public KPP**

Month	Number of registered beneficiaries with FPE per month	Calculation	Sample Capitation
January	1,500	$1,500 * 680.00$	1,020,000.00
February	2,000	$2,000 * 680.00$	1,360,000.00
March	500	$500 * 680.00$	340,000.00
April	3,000	$3,000 * 680.00$	2,040,000.00
May	600	$600 * 680.00$	408,000.00
June	1,500	$1,500 * 680.00$	1,020,000.00
July	1,000	$1,000 * 680.00$	680,000.00
August	750	$750 * 680.00$	510,000.00
September	1,300	$1,300 * 680.00$	884,000.00
October	800	$800 * 680.00$	544,000.00
November	1,000	$1,000 * 680.00$	680,000.00
December	900	$900 * 680.00$	612,000.00
<b>Total</b>	<b>14,850</b>		
		Amount of capitation	<b>10,098,000.00</b>

**Table 2: Sample computation for the First Tranche or FPE payment for a Private KPP**

Month	Number of registered beneficiaries with FPE per month	Calculation	Sample Capitation <sup>1</sup>
January	1,500	$1,500 * 680.00$	1,020,000.00
February	2,000	$2,000 * 680.00$	1,360,000.00
March	500	$500 * 680.00$	340,000.00
April	3,000	$3,000 * 680.00$	2,040,000.00
May	600	$600 * 680.00$	408,000.00
June	1,500	$1,500 * 680.00$	1,020,000.00
July	1,000	$1,000 * 680.00$	680,000.00
August	750	$750 * 680.00$	510,000.00
September	1,300	$1,300 * 680.00$	884,000.00
October	800	$800 * 680.00$	544,000.00
November	1,000	$1,000 * 680.00$	680,000.00
December	900	$900 * 680.00$	612,000.00
<b>Total</b>	<b>14,850</b>		
		Total	<b>10,098,000.00</b>

<sup>1</sup> 2% Withholding Tax for Private Facilities will be deducted in this amount

		Less: Withholding tax	201,960.00
		Amount of capitation	9,896,040.00

- b. The first tranche for the succeeding years of retained beneficiaries will be paid in full without need for another FPE, provided that the KPP conducted at least one medical consultation for the beneficiary within the previous year. If the KPP did not conduct at least one medical consultation within the previous year, a new FPE must be performed in the succeeding year to avail of the first tranche of capitation payment.

Table 3: Sample computation for the First Tranche or FPE payment in a Public KPP

Assuming that the KPP started in Year 1 with 15,000 beneficiaries with FPE, and all these beneficiaries stayed with the same KPP through the years:

Scenario 1 – Medical consultation is done every year; no need to repeat FPE.

Year 1	Year 2	Year 3	Year 4
15,000 x PHP 680.00 = PHP 10.2M	15,000 x PHP 680.00 = PHP 10.2M (no need to repeat FPE)	15,000 x PHP 680.00 = PHP 10.2M (no need to repeat FPE)	15,000 x PHP 680.00 = PHP 10.2M (no need to repeat FPE)
Medical consultation done	Medical consultation done	Medical consultation done	Medical consultation done

Scenario 2 – Medical consultation is done in some years; need to repeat FPE after years without medical consultation

Year 1	Year 2	Year 3	Year 4
15,000 x PHP 680.00 = PHP 10.2M	7,000 x PHP 680.00 = PHP 4.760M  Remaining balance to depend on actual repeat FPE done for 8,000 beneficiaries.	15,000 x PHP 680.00 = PHP 10.2M (no need to repeat FPE)	9,000 x PHP 680.00 = PHP 6.12M  Remaining balance to depend on actual repeat FPE done for 6,000 beneficiaries.
Medical consultation done for 7,000 beneficiaries only	Medical consultation done for all 15,000	Medical consultation done for 9,000 beneficiaries only	Medical consultation done

Table 4: Sample computation for the First Tranche or FPE payment in a Private KPP

Scenario 1 – Medical consultation is done every year; no need to repeat FPE.

Year 1	Year 2	Year 3	Year 4
15,000 x PHP 680.00 = PHP 10.2M less 2% withholding tax = PHP 9.996M	15,000 x PHP 680.00 = PHP 10.2M less 2% withholding tax = PHP 9.996M (no need to repeat	15,000 x PHP 680.00 = PHP 10.2M less 2% withholding tax = PHP 9.996M (no need to repeat	15,000 x PHP 680.00 = PHP 10.2M (no need to repeat FPE)

	FPE)	FPE)	
Medical consultation done	Medical consultation done	Medical consultation done	Medical consultation done

Scenario 2 – Medical consultation is done in some years; need to repeat FPE after years without medical

consultation

Year 1	Year 2	Year 3	Year 4
15,000 x PHP 680.00 = PHP 10.2M less 2% withholding tax = PHP 9.996M	7,000 x PHP 680.00 = PHP 4.760M less 2% withholding tax = PHP 4,664,800.00  Remaining balance to depend on actual repeat FPE done for 8,000 beneficiaries.	15,000 x PHP 680.00 = PHP 10.2M less 2% withholding tax = PHP 9.996M  (no need to repeat FPE)	9,000 x PHP 680.00 = PHP 6.12M less 2% withholding tax = PHP 5,997,600.00  Remaining balance to depend on actual repeat FPE done for 6,000 beneficiaries.
Medical consultation done for 7,000 beneficiaries only	Medical consultation done for all 15,000	Medical consultation done for 9,000 beneficiaries only	Medical consultation done

- c. Beginning January 1, 2023, the pro-rata computation is hereby canceled and terminated. For newly-registered Konsulta beneficiaries for CY 2023 and succeeding years, pro-rata shall not apply for the first tranche.
- d. To ensure that all FPE data records are successfully uploaded and patient records are updated on time, all KPPs shall submit, through HCI Portal or Local Health Insurance Offices (LHIOs), the required XML files regularly, preferably on a daily basis (Annex K: Schedule for Submission of Reports”).
- e. The computation of the first tranche shall depend on the complete data uploaded as of 11:59 PM of the 7th calendar day of the succeeding applicable month.
- f. The computation of SAP1 shall depend on the complete data submitted by the KPP. PhilHealth, through the BAS, shall generate SAP1 every 8th<sup>th</sup> day of the succeeding applicable month.
- g. The monthly computed capitation amount shall be released as soon as possible within 60 days after the 8<sup>th</sup> calendar day of the succeeding applicable month, provided that all data records are successfully uploaded and passed the system validation of PhilHealth.

### 3. Second tranche (60%) Payment

- a. KPPs shall receive a maximum of PHP 1,020 of the per capita payment rate based on the number of FPE done among the catchment population as of December that year and achieved performance targets at the end of the year.

- b. The performance factor is the cumulative resultant score based on the performance of the KPP adjusted using weights set by the Corporation. The following are the performance targets which constitute the performance factor.

Table 3: Performance Indicators in computing for the Performance Factor

Performance Indicators	Percentage of beneficiaries who availed Konsulta services over beneficiaries with FPE (a)	Target (c)	Weights (d)
1 <b>Primary Care Consultation</b> Unique registered beneficiaries who consulted a primary care doctor	Number of unique individuals who consult at least once/Total number of registered beneficiaries with validated FPE	100%	30%
2 <b>Utilization of Laboratory Services</b> Unique laboratory services done	Number of unique individuals who received laboratory service/Total number of registered beneficiaries with validated FPE	50%	30%
3 <b>Dispensing of Medicines</b> Unique registered beneficiaries who received antibiotics as prescribed by their primary care doctor	Number of unique individuals who received indicated medicines for communicable diseases/Total number of registered beneficiaries with validated FPE	15%	10%
4 <b>Dispensing of Medicines</b> Unique registered beneficiaries who received NCD medication as prescribed by their primary care doctor	Number of unique individuals who received indicated non-communicable medicines/Total number of registered beneficiaries with validated FPE	20%	30%
	<b>Sum of all Indicators × Weights</b>		100%

- c. The percentage of the tranche to be released will be based on the cumulative resultant score of the performance of the KPP.

Table 4: Sample computation for the Performance Factor

Number of beneficiaries with consultation = 8,000

Number of beneficiaries with labs = 3,000

Number of beneficiaries who received antibiotics = 2,000  
 Number of beneficiaries who received NCD medicines = 1,500

Let x = No. of beneficiaries with FPE  
 $x = 14,850$

	Performance Indicators/Description	Percentage of beneficiaries who availed Konsulta services over beneficiaries with FPE /Actual Score	Computation	Resultant Score (in percentage)
		a	b = a/c	e = b x d
1	<b>Primary Care Consultation:</b> Unique registered beneficiaries who consulted a primary care doctor	0.54	$0.54/1 = 0.54$	$0.54 \times 0.30 = 0.16 \text{ or } 16\%$
2	<b>Utilization of Laboratory Services:</b> Unique laboratory services done	0.20	$0.20/0.50 = 0.40$	$0.40 \times 0.30 = 0.12 \text{ or } 12\%$
3	<b>Dispensing of Medicines:</b> Unique registered beneficiaries who received antibiotics as prescribed by their primary care doctor	0.13	$0.13/0.15 = 0.87$	$0.87 \times .10 = 0.09 \text{ or } 9\%$
4	<b>Dispensing of Medicines:</b> Unique registered beneficiaries who received NCD medication as prescribed by their primary care doctor	0.10	$0.10/0.20 = 0.50$	$0.50 \times 0.30 = 0.15 \text{ or } 15\%$
	<b>Performance Factor</b>			<b>0.52 or 52%</b>

Sample computation for Second Tranche for a public KPP  
 Second tranche = No. of registered beneficiaries with validated FPE x Performance Factor x 60% capitation amount

$$\begin{aligned}
 &= 14,850 \times 0.52 \times \text{PHP } 1,020.00 \\
 &= \text{PHP } 7,876,440.00
 \end{aligned}$$

Sample computation for Second Tranche for a private KPP  
 Second tranche = (No. of registered beneficiaries with FPE x Performance

Factor x 60% capitation amount) – 2% Withholding tax

$$\begin{aligned} &= (14,850 \times 0.52 \times \text{PHP } 1,020.00) - 2\% \\ &= \text{PHP } 7,876,440.00 - \text{PHP } 157,528.80 \\ &= \text{PHP } 7,718,911.20 \end{aligned}$$

- d. Resultant score will be multiplied to Php1,020.00 and to the total number of registered beneficiaries with first patient encounter as of December of the applicable year.
  - e. To facilitate prompt payment, all KPPs shall submit, through HCI Portal or LHIOS, the complete consultation data on a daily/weekly basis or until the end of January of the immediate succeeding year.
  - f. The computation of the second tranche and generation of SAP2 shall depend on the complete data submitted as of 11:59 PM of the 7<sup>th</sup> calendar day of January. PhilHealth, through the BAS, shall generate SAP2 on the 8<sup>th</sup> day of January.
  - g. The computed 2<sup>nd</sup> tranche capitation amount shall be released as soon as possible within 60 days after the 8<sup>th</sup> calendar of January, provided that all data records are successfully uploaded and passed the system validation of PhilHealth.
4. SAP1 generation shall be done only once in a month. Any unpaid FPE due to additional reports uploaded by KPPs shall be automatically included in the succeeding SAP1 computation.
  5. As determined by the Corporation, any adjustment in the SAP1 and/or SAP2 generated in previous years shall be in accordance with any approved revisions to the formulas for the first and second tranches, as may be applicable to specific years. It shall be processed and released during the first quarter of CY 2024.
  6. In case of discrepancies between generated SAP ledgers and the applicable masterlists, the Local Health Insurance Office is authorized to cancel the SAP, without prejudice to the generation of a replacement SAP.
  7. Balance Billing/Co-Payment/Cost Sharing
    - a. Private KPPs shall be allowed to charge balance billing/co-payment cap of PHP 900.00 per annum per beneficiary basis.