

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

SEVENTEENTH CONGRESS
First Regular Session

HOUSE BILL NO. 3337

HOUSE OF REPRESENTATIVES

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REGISTRATION UNIT
BILLS AND INDEX SERVICE

Introduced by **Honorable Estrellita B. Suansing**
and **Honorable Horacio P. Suansing, Jr.**

EXPLANATORY NOTE

The bill seeks to require health maintenance organizations to include hypertension, diabetes mellitus as well as pregnancy related illnesses in its medical care coverage.

Health maintenance organizations provide customers with access to a full range of medical facilities at their time of need, in exchange for membership fees up front. Health maintenance organizations formally started in the United States in the early 70s and penetrated the Philippine market thereafter becoming a reliable partner to the Philippine government in providing health care to our people.

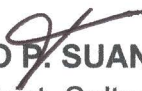
Getting sick in the Philippines is very expensive especially if one does not have money and health insurance. Many Filipinos are forced to borrow money from the bank, friends and relatives just to pay medical bills. Health emergencies eat up savings and even investments. While Philhealth is there to alleviate the situation, it will not pay everything especially when one is confined in private hospitals. Philhealth can only pay a percentage of the total bill. This is where the health maintenance organizations come in as a reliable partner in providing health care services. Health maintenance organizations cover basic medical expenses for preventive and outpatient care, medical treatment and hospitalization. Unfortunately, they do not include in its coverage for individual plans, chronic diseases like hypertension, diabetes mellitus and pregnancy related illnesses to include ante and postnatal care. For corporate plans however, chronic diseases as above mentioned are included subject to pre-existing conditions rule where usually, on the first year, the condition is not covered. Hence, this bill.

By making it mandatory for health maintenance organizations to cover the mentioned chronic diseases, at a premium acceptable by both covered client and the

health maintenance organization, the healthcare needed to cover the enrolled clients will be assured. The premium is determined by the Insurance Commission in consultation with the Secretary of Health and the stakeholders taking into consideration the constitutional right of the health maintenance organization to reasonable return of their investment.

In view of the foregoing, early approval of this bill is earnestly sought.


ESTRELLITA B. SUANSING
1st District, Nueva Ecija


HORACIO P. SUANSING, JR.
2nd District, Sultan Kudarat

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AN ACT
REQUIRING HEALTH MAINTENANCE ORGANIZATIONS TO INCLUDE
HYPERTENSION, DIABETES MELLITUS AS WELL AS PREGNANCY RELATED
ILLNESSES IN THEIR MEDICAL CARE COVERAGE

Be it enacted by the Senate and the House of Representatives of the Philippines in Congress assembled:

1 **SECTION 1.** All health maintenance organizations are mandated to include in
2 their medical care coverage pregnancy, hypertension and diabetes mellitus, whether
3 the condition is pre-existing or manifested only during the period covered. *Provided,*
4 That the corresponding premium equitably acceptable to both client and the health
5 maintenance organization is considered and agreed upon subject to allowable limit
6 of coverage as provided in the contract. The Insurance Commissioner shall, in
7 consultation with the health maintenance providers, devise proper graduated scale of
8 payment appropriate for the corresponding diseases. The Secretary of Health shall
9 closely collaborate with the Insurance Commission and the stakeholders in arriving
10 with the appropriate amount of premium that considers both the healthcare needs of
11 the clients and the right of the health maintenance providers as corporate citizens to
12 reasonable return of their investment.

13
14 **SECTION 2.** The Insurance Commission shall, in coordination with the
15 Department of Health, promulgate the implementing rules and regulations within
16 ninety (90) days after the enactment of this Act.

1 **SECTION 3.** This Act shall take effect fifteen (15) days after its publication in
2 the Official Gazette or in a newspaper of general circulation.
3 Approved,