

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

SEVENTEENTH CONGRESS
First Regular Session

House Bill No. **4021**



Introduced by Representative Estrellita B. Suansing

EXPLANATORY NOTE

Given Philippine society's huge population and the increasing number of diseases and illnesses that plague us today, there is a compelling need for our government to modernize our health system. One aspect of our system that should be strengthened is to ensure that each Filipino should be covered by health insurance.

Some Filipinos are fortunate to be covered by PhilHealth and by one or more HMOs. However, it has been noticeable that HMOs have been shying away from their commitments and have been insisting that before they release benefits for the insured, the PhilHealth must be the first to provide financial support to the insured to cover the medical expenses before they enter the picture.

The PhilHealth is a government entity and was not created for the purpose of making profit but to serve, as opposed to the private HMOs which are business oriented. In as much as PhilHealth is limited in its funding, the burden is on the part of the HMOs to be the first to extend benefits to the insured. Hence, this bill.

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


ESTRELLITA B. SUANSING

1 Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

SEVENTEENTH CONGRESS
First Regular Session

House Bill No. **4021**

Introduced by Representative Estrellita B. Suansing

AN ACT

MANDATING THAT BEFORE NATIONAL HEALTH INSURANCE PAYMENTS BE RELEASED, ALL HEALTH MAINTENANCE ORGANIZATION (HMO) BENEFITS OF THE SAME PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH) MEMBER BE EXHAUSTED FIRST, AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 7875, AS AMENDED BY REPUBLIC ACT NO. 9241 AND REPUBLIC ACT NO. 10606, OTHERWISE KNOWN AS THE "NATIONAL HEALTH INSURANCE ACT OF 2013"

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

1 **SECTION 1.** A new section designated as Section 34-B of Republic Act No.
2 7875, as amended by Republic Act No. 9241 and Republic Act No. 10606, otherwise
3 known as the "National Health Insurance Act of 2013", is inserted to read as follows:

4 **"SECTION 34-B. NO NATIONAL HEALTH INSURANCE**
5 **PAYMENTS WILL BE RELEASED TO PAY FOR THE**
6 **MEDICAL COSTS OF A PHILHEALTH MEMBER UNTIL ALL**
7 **THE HEALTH MAINTENANCE ORGANIZATION (HMO)**
8 **BENEFITS OF THE SAME MEMBER BE EXHAUSTED FIRST."**

9 **SECTION 2. Separability Clause.** – If any part or provision of this Act shall be
10 held unconstitutional or invalid, other parts which are not affected thereby shall
11 continue to be in full force and effect.

12 **SECTION 3. Repealing Clause.** – All laws, issuances, or parts thereof
13 inconsistent with this Act are hereby repealed or modified accordingly.

14 **SECTION 4. Effectivity.** – This Act shall take effect fifteen (15) days after its
15 publication in the Official Gazette or in at least two (2) newspapers of general
16 circulation.

17 Approved,