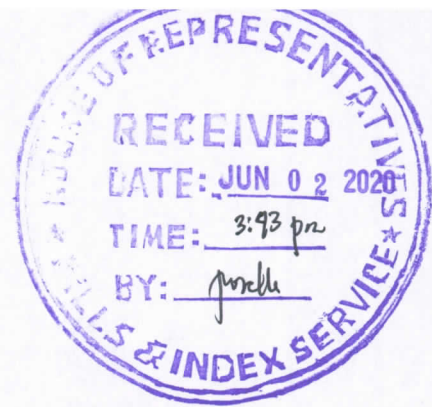


Republic of the Philippines  
HOUSE OF REPRESENTATIVES  
Quezon City

EIGHTEENTH CONGRESS  
First Regular Session

House Bill No. 6921



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Introduced by OFW FAMILY REPRESENTATIVE ALBERTO "BOBBY" D. PACQUIAO

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AN ACT  
AMENDING REPUBLIC ACT NO. 11223, OTHERWISE KNOWN AS "THE UNIVERSAL  
HEALTH CARE ACT", CLASSIFYING MIGRANT WORKERS AND OVERSEAS  
FILIPINOS AS INDIRECT CONTRIBUTORS AND PROVIDING THEM AN OPTION  
FOR VOLUNTARY MEMBERSHIP AS DIRECT CONTRIBUTORS, AND FOR OTHER  
PURPOSES

EXPLANATORY NOTE

This bill seeks to amend Republic Act No. 11223, otherwise known as the "Universal Healthcare Act". While the intent of the law is noble in its pursuance of healthcare for all Filipino citizens, it is necessary to consider the distinct circumstances and dynamics of the Overseas Filipino Workers (OFWs) and their employment.

Firstly, OFWs already enjoy similar health insurance coverage while employed abroad, either free-of-charge courtesy of the Host Government and/or a Private Healthcare Service Provider like that of a Health Management Organization (HMO). As such, they rarely avail of the PhilHealth services while abroad and the imposition of the same is perceived to be redundant.

Secondly, OFWs must not be forced to pay for their PhilHealth membership as a condition for the issuance of their Overseas Employment Certificates (OEC) and their deployment. This form of regulation has proven to be exceedingly oppressive to an overwhelming number of workers.

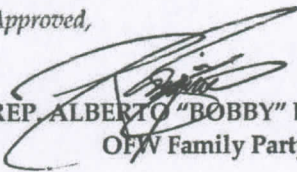
Finally, the responsibility of paying for the PhilHealth premium is placed solely on the worker due to the non-participation of the employer (for land-based workers). It is also noteworthy to mention that OFWs pay for their OWWA, SSS, and Pag-Ibig for the duration of their contract. Taking all of that into consideration, OFWs are overwhelmed by fees.

Thus, the proposed amendments aim to support the very purpose of RA 11223 in adopting "a healthcare model that provides all Filipinos access to a comprehensive set of quality and cost-effective, promotive, preventative, curative, rehabilitative and palliative health services *without causing hardship* and prioritizes the needs of the population who cannot afford such services."

In fine, the category of OFWs herewith must be voluntary with their premium contributions placed at an affordable and acceptable fixed annual rate.

The immediate passage of this Bill is most earnestly sought.

*Approved,*



REP. ALBERTO "BOBBY" D. PACQUIAO  
OFW Family Party-list



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

**SECTION 1.** Section 4 (f) of Republic Act No. 11223 shall be amended as follows:

Sec. 4 Definition of Terms. – As used in this Act:

xxx

(f) Direct Contributors refer to those who have the capacity to pay premiums, are gainfully employed and are bound by an employer-employee relationship, or are self-earning, professional practitioners, [MIGRANT WORKERS], including their qualified dependents, and lifetime members.

MIGRANT WORKERS AND OVERSEAS FILIPINOS, INCLUDING THEIR QUALIFIED DEPENDENTS, SHALL AUTOMATICALLY BE DEEMED AS INDIRECT CONTRIBUTORS UNDER SECTION 4 (O) OF THIS ACT, UNLESS THEY CONTRIBUTE ON A VOLUNTARY BASIS, IN SUCH CASE THEY SHALL BE CLASSIFIED AS DIRECT CONTRIBUTORS;



xxx

**SECTION 2.** Section 9 of Republic Act No. 11223 shall be amended as follows:

**Sec. 9. Entitlement of Benefits. –**

xxx

Philhealth shall provide additional Program benefits for direct contributors, where applicable; Provided, that failure to pay premiums shall not prevent the enjoyment of any Program benefits; Provided, further, that employers and self-employed direct contributors shall be required to pay all missed contributions with an interest, compounded monthly, of at least three percent (3%) for employers and not exceeding one and one-half percent (1.5%) for self-earning AND professional practitioners. [AND MIGRANT WORKERS]

PROVIDED, FINALLY, THAT PAYMENT OF PHILHEALTH PREMIUM CONTRIBUTIONS OF MIGRANT WORKERS SHALL NOT BE MADE AS A CONDITION PRECEDENT TO THE ISSUANCE OF MANDATORY OVERSEAS EMPLOYMENT CERTIFICATE, OR ANY AND ALL OTHER GOVERNMENT DOCUMENTS, CLEARANCES, OR CERTIFICATES RELATING TO THEIR EMPLOYMENT AND/OR DEPLOYMENT.

**SECTION 3.** Section 10 of Republic Act No. 11223 shall be amended as follows:

**Sec. 10. Premium Contributions –** For direct contributors, premium rates shall be in accordance with the following schedule, and monthly income floor and ceiling:

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	P10,000.00	P50,000.00
2020	3.00%	P10,000.00	P60,000.00
2021	3.50%	P10,000.00	P70,000.00
2022	4.00%	P10,000.00	P80,000.00
2023	4.50%	P10,000.00	P90,000.00
2024	5.00%	P10,000.00	P100,000.00
2025	5.00%	P10,000.00	P100,000.00

FOR MIGRANT WORKERS AND OVERSEAS FILIPINOS CLASSIFIED AS DIRECT CONTRIBUTORS, AN ANNUAL FIXED RATE OF TWO THOUSAND



AND FOUR HUNDRED PHILIPPINE PESOS (PHP 2,400.00) SHALL APPLY TO THEM.

xxx

**SECTION 4.** Repealing Clause. – Any law, presidential decree or issuance, executive order, letter of instruction, administrative order, rule or regulation contrary to or inconsistent with, the provisions of this Act are hereby repealed, modified, or amended accordingly.

**SECTION 5.** Separability Clause. – If any provision or part hereof is declared invalid or unconstitutional, the remainder of the law or the provision no otherwise affected shall remain valid and subsisting.

**SECTION 6.** Effectivity Clause. – This Act shall take effect immediately after its publication in at least two (2) newspapers of general circulation.

*Approved,*