

FIFTEENTH CONGRESS OF THE)
REPUBLIC OF THE PHILIPPINES)
First Regular Session)

SENATE
OFFICE OF THE SECRETARY

10 JUL 12 P1 58

SENATE
Senate Bill No. 1222

RECEIVED BY: 

Introduced by Senator Manny Villar

EXPLANATORY NOTE

The State's policy to adopt an integrated and comprehensive approach to health development available to all Filipinos and the provision of free medical care to the underprivileged was effected with the enactment of Republic Act 7875 or the National Health Insurance Act of 1995. The program covers a sustainable and progressive social health insurance and affordable quality health care services readily accessible to all Filipinos. At the core of this program is the creation of the Philippine Health Insurance Corporation or more popularly known as PHILHEALTH in place of MEDICARE.

In the field of social health care, PHILHEALTH is one of the most distinctive achievements of our government.

As the country's premier state-run health insurer, PHILHEALTH sets the standards, rules and regulations necessary to ensure quality of care, appropriate utilization of services, fund viability, member satisfaction, and over-all accomplishment of the program objectives set forth under RA 7875.

It should be noted however, that the law specifically provides that accessibility to these health care services are accorded to all Filipinos where the underprivileged, sick, elderly, disabled, women and children are given the utmost priority. Househelpers or housemaids are one of those who are underprivileged, neglected and discriminated groups of the employed in society. And undeniably more prone to harm with their employers be it here or abroad.

Under present laws, only government and private employees or laborers are covered by PHILHEALTH insurance. This excludes househelpers which runs counter to the mandatory and compulsory coverage of all citizens of the Philippines in the program as required by RA 7875.

This proposed bill aims to uplift the standard of living of all house helpers and recognize them as a significant sector in the labor force by requiring their employers to provide them PHILHEALTH coverage.

In view of the foregoing, the immediate enactment of this proposed measure is earnestly sought.


MANNY VILLAR

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**AN ACT REQUIRING THE MANDATORY COVERAGE OF ALL
HOUSEHELPERS IN THE NATIONAL HEALTH INSURANCE
PROGRAM (NHIP) UNDER THE PHILIPPINE HEALTH
INSURANCE CORPORATION (PHILHEALTH)**

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

SECTION 1. *Objective.* - This Act seeks to provide for the mandatory coverage of househelpers in the National Health Insurance Program (NHIP) under the Philippine Health Insurance Corporation (PhilHealth).

SEC. 2. *Declaration of Policy.* - Section 11, Article XIII of the 1987 Constitution declares that the State shall adopt an integrated and comprehensive approach to health development which shall endeavor to make essential goods, health and other social services available to all the people at affordable cost. Priority for the needs of the underprivileged sick, elderly, disabled, women, and children shall be recognized. Likewise, it shall be the policy of the State to provide free medical care to paupers.

SEC. 3. *Coverage.* - All househelpers shall be covered by the Program regardless of the wages they receive from their employers: Provided, That all househelpers currently eligible for benefits under the Social Security System (SSS) shall automatically be made members of the NHIP.

SEC. 4. *Enrollment.* -All househelpers shall enroll in the Program in order for them to be placed under coverage that entitles them to avail of the benefits and the financial assistance provided therein: Provided, That the beneficiaries under this Act shall be issued appropriate documentation specifying eligibility to benefits and indicating how benefit was obtained or is being maintained.

SEC. 5. *Contributions.* - The employers of the househelpers shall pay the monthly contributions as provided for by law: *Provided,* That the monthly contributions shall not exceed three percent (3%) of the househelpers' monthly salary and shall not be deducted from the latter.

SEC. 6. *Penalties for Violation.* - Failure of the employer to remit to PhilHealth his/her corresponding contribution shall not be a reason for depriving the beneficiary of the benefits under the law. Such failure will, however, subject the erring or negligent employer to the penalties provided by law, without prejudice to the right of PhilHealth to collect full reimbursement for honoring a properly filed claim.

SEC. 7. *Repealing Clause.* -Any law, executive order, letter of instruction or any part thereof which is inconsistent with any of the provisions of this Act is hereby repealed or amended accordingly.

SEC. 8. *Effectivity.* - This Act shall take effect fifteen (15) days after its publication in the *Official Gazette* or in at least two (2) newspapers of general circulation.

Approved,