



Republic of the Philippines
PHILIPPINE HEALTH INSURANCE CORPORATION

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UNIVERSAL HEALTH CARE
 KALUSUGAN AT SALINGKA PARA SA LAHAT

PHILHEALTH CIRCULAR
 No. 2020 - 0008

TO : ALL EMPLOYERS IN THE GOVERNMENT AND PRIVATE SECTOR

SUBJECT : Payment of Premium Contributions through the Online Payment Facility of the Electronic Premium Remittance System (EPRS)

I. RATIONALE

PhilHealth is mandated to establish and maintain an updated membership and contribution database pursuant to the Universal Health Care Act.

Likewise the Ease of Doing Business and Efficient Delivery of Government Services (EODB-EDGS) Act of 2018 mandates for streamlining and improving the current systems and procedures of PhilHealth’s services aimed at reducing processing time, cut bureaucratic red tape and eliminate corrupt practices.

To fulfill these mandates and to provide the utmost ease, convenience and security to all employers, the Corporation introduced the Electronic Premium Remittance System (EPRS) with an online payment facility where employers can manage and pay their premium remittance online anytime and anywhere so long as there are internet connections.

II. OBJECTIVE

The use of the EPRS online payment aims to provide faster acknowledgement of premium payments and immediate posting of employers premium contributions. Moreover, the use of the EPRS online payment will resolve the prevalence of dishonored payment transactions and prolonged reconciliation status in the EPRS due to erroneous posting of payment information.

III. SCOPE

This Circular covers the payment of the premium contribution of Employers in the Government and Private Sector thru the online payment facility of the Electronic Premium Remittances Systems (EPRS).

Parallel to this, the Corporation shall allow exemption to this policy for employers located in areas with unstable internet connection, Kasambahays, Family Drivers, those classified as Geographically Isolated and Disadvantaged Areas (GIDAS).

IV. DEFINITION OF TERMS

A. Accredited Collecting Agent (ACA) – any person, natural or juridical, accredited by the Corporation to receive, account and remit premium contributions of members.

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- B. **Electronic Premium Remittance System (EPRS)** – online platform that allows updating of employee list, premium remittance, and reporting of employee contribution to PhilHealth.
- C. **Employer** – a natural or juridical person who pays or compensates for services rendered by one or more individuals.
- D. **Geographically Isolated and Disadvantaged Areas (GIDAs)** – Refers to DOH-identified communities with marginalized population physically and socio-economically separated from the mainstream society and characterized by:
 1. Physical factors such as those isolated due to distance, weather conditions and transportation difficulties (island, upland, lowland, landlocked, hard to reach and unserved/underserved communities); and,
 2. Socio-economic factors such as high poverty incidence, presence of vulnerable sector, communities in or recovering from situation of crisis or armed conflict.

V. GENERAL GUIDELINES

- A. Effective the applicable period of June 2020 and onwards, all premium contributions of employers and their employees in the Government and Private sectors shall be made thru the online payment facility of the EPRS.
- B. Employers are required to enroll their EPRS account at any Accredited Collecting Agent (ACA) of choice with payment gateway/facility interlinked with EPRS to be able to remit premium online. A complete list of all accredited collecting agents interlinked with EPRS online payment facility can be accessed through www.philhealth.gov.ph.
- C. Employers who cannot comply with online scheme due to unstable internet connection, no available internet providers or for any other justifiable reasons shall be required to request for exemption from this policy. The request and corresponding supporting documents may be submitted to the Local Health Insurance Office, who shall then forward or endorse to Collection Section (ColSec) of the PhilHealth Regional Office (PRO) for further evaluation, assessment and recommendation for approval or denial of the Regional Vice President.
- D. Kasambahays, Family Drivers, and those located in areas classified as Geographically Isolated and Disadvantaged Areas (GIDAS) may pay their premium contribution over-the-counter at the Local Health Insurance Offices (LHIOs) on cash basis. They are, however, encouraged to take advantage also of the EPRS online payment facility for ease of transaction.
- E. Employers that have no capacity to maintain Average Daily Balance (ADB) required by some ACAs may enroll their account to ACAs with lower or no ADB requirement.
- F. Over-the-Counter (OTC) payments at any PhilHealth Office shall also be allowed for the following:
 1. During system downtime especially during deadlines;
 2. Payment of adjusted PhilHealth premiums of government employees with salary differentials and step increments paid thru List of Due and Demandable Accounts Payable with Advice to Debit Account (LDDAP-ADA) per Department of Budget and Management Circular Letter No. 2013-16; and,

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3. Employers with additional newly-hired employees not previously reported, those with underpayments as a result of payroll validation and payment of arrears as supported by a Billing Statement.

G. All over-the-counter payments made at the ACAs and LHIOs by exempted employers shall be on a cash basis or thru Manager's Check.

H. PhilHealth is committed to protecting personal data from loss, misuse and any unauthorized processing activities and will take all reasonable precautions to safeguard its security and confidentiality. PhilHealth shall not share, or transfer the same to any third party without consent of the subject. All personal data will be kept for a limited period in accordance to applicable laws and regulations, after which they will be disposed of in a safe and secure manner.

VI. TRANSITORY CLAUSE

To give sufficient time for the employers to align their processes and enroll their account at any ACA of choice with approved payment gateway/facility in the EPRS, employers will be given a transitory period of not more than six (6) months upon effectivity of this Circular to remit in the meantime their premium contributions thru Over-the-Counter of their preferred ACAs. Thereafter, compliance to this policy shall be strictly implemented.

VII. DATE OF EFFECTIVITY

This Circular shall take effect fifteen (15) days after its publication in a newspaper of general circulation and shall be deposited thereafter with the Office of National Administrative Register (ONAR) of the University of the Philippines Law Center.

BGEN. RICARDO C. MORALES, AFP (RET.) FICD
President and Chief Executive Officer

Date signed: 3/18/2020

