



PhilHealth at 22

Universal Coverage:
**Challenged by Change,
Empowered by Unity**

PHILHEALTH FOR OFWs

15th Conference of Philippine Schools Overseas

By: **Atty. Aisa Bruneiry Maunting-Alonto**
HEAD – PUBLIC AFFAIRS UNIT

Members of PhilHealth



Formal Economy



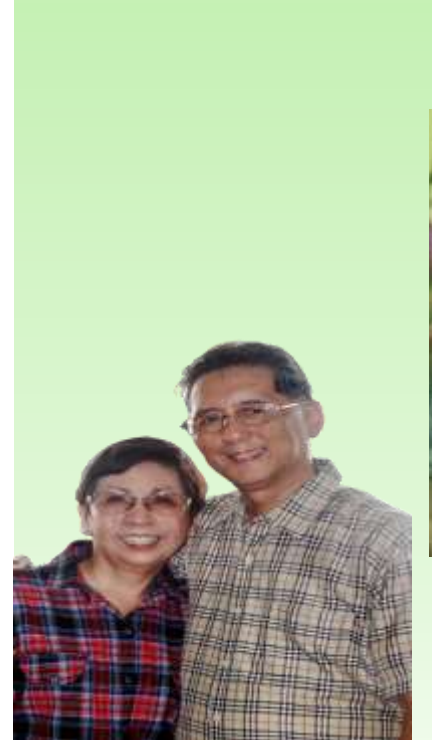
Informal Economy



Sponsored Members



Indigent Members



Lifetime Members



Senior Citizens

Informal Economy Members

Workers not covered by formal contracts and whose premium contributions are self-paid or subsidized

- **Migrant workers**

- Street hawkers, market vendors, pedicab and tricycle drivers, small construction workers and home-based industries and services

- Self-earning individuals

- **Filipinos with dual citizenship**

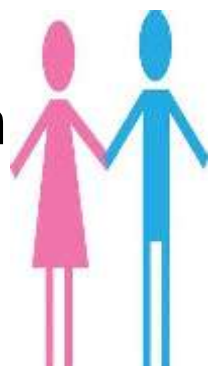
- Naturalized Filipino citizens

- Citizens of other countries working and/or residing in the Philippines

Legal Dependents

Dependent: Children

- 20 years old and below
- unmarried & unemployed
- legitimate, illegitimate
- adopted, stepchildren
- foster child



Dependent: Legal Spouse

- Who is not yet a member



Dependent: Parents

60 years old and above and who are not PhilHealth members

parents with permanent disability thus fully dependent on member



Dependent: Disabled Child

- 21 years old and above with total disability (congenital/acquired)



Registration as PhilHealth Member

A person intending to register as member should only submit a properly accomplished Member Registration Form (PMRF)

The member to certify the truthfulness and accuracy of the information provided including the list of qualified dependents.

REMINDER: As a general rule, PhilHealth will not require documentary requirements ***unless warranted.***

How to register for membership

IF CURRENTLY IN THE PHILIPPINES, visit the nearest PhilHealth Office in your locality.

IF CURRENTLY OVERSEAS, there are three methods:

- a. Visit any branch of our **accredited collecting partners** iRemit and Ventaja Corporation.
- b. Access the **Electronic Registration Facility** and follow the step-by-step procedure
- c. Download the PhilHealth Member Registration Form, fill it out and email to **ofp@philhealth.gov.ph**

Sustained Coverage

Covered Members and Dependents

As of November 30, 2015

Sector	Member	Dependent	Beneficiaries
Informal Economy			
Migrant Workers	954,659	1,169,454	2,120,113

Premium Contribution Rate

Member Type	Premium Rate	Remarks
Land Based OFWs	Php 2,400.00/year	Must be paid prior to departure

Premium Contribution Rate

Member Type	Premium Rate	Remarks
Land Based OFWs	Php 2,400.00/year	Must be paid prior to departure
*Sea Based OFWs	Salary-based following the premium schedule for the Formal Economy. (ranges from Php 200.00 to 875.00)	Shared equally by employee and employer. Not to exceed 2.5% of employee's monthly salary

Where to pay premium contributions

IF CURRENTLY IN THE PHILIPPINES

a. PhilHealth-accredited collecting agents

ASIA UNITED BANK

BDO

BANK OF COMMERCE

CHINABANK

CIS BAYAD CENTER

LAND BANK OF THE PHILIPPINES

Where to pay premium contributions

IF CURRENTLY OVERSEAS

- a. PhilHealth-accredited collecting agents and tie-ups abroad

BANK OF COMMERCE

DEVELOPMENT BANK OF THE PHIL.

IREMIT, INC.

LANDBANK OF THE PHILIPPINES

VENTAJA INTERNATIONAL CORPORATION

PhilHealth Benefits for OFWs

1. Inpatient Benefits
2. Outpatient Benefits
3. Z Benefits

PhilHealth Benefits for OFWs

1. Inpatient Benefits

- Hospital Confinement
- Compensable under All Case Rates

PhilHealth Benefits for OFWs

2. Outpatient Benefits

- Services that include Elective Surgical Procedures Ranging from Minor to Major Operations where patients are sent home within the same day for post-operative care.
- Benefit packages for TB, HIV/Aids, animal bite, malaria, vasectomy and tubal ligation, radiotherapy, and hemodialysis.

PhilHealth Benefits for OFWs

3. Z Benefits

- Benefit packages designed for members with severe and catastrophic cases such as cancers and heart defects.

PhilHealth Benefits for OFWs

3. Z Benefits

Case	Amount
Leukemia (Standard Risk)	P210,000.00
Breast Cancer (Stage 0 to IIIA)	P100,000.00
Prostate Cancer (Low to Intermediate Risk)	P100,000.00
End-renal stage disease eligible for requiring kidney transplantation (low risk)	P600,000.00
Coronary Artery Bypass Graft Surgery (standard risk)	P550,000.00
Surgery for Tetralogy of Fallot in Children	P320,000.00

PhilHealth Benefits for OFWs

3. Z Benefits

Case	Amount
Surgery for Ventricular Septal Defect in Children	250,000.00
Cervical Cancer (Stage IA1, IA2 – IIA1)	120,000.00
Z-MORPH (Mobility, Orthosis, Rehabilitation , Prosthesis Help)	15,000.00
One Knee	30,000.00
Both Limbs	30,000.00
<u>Orthopedic Implants</u>	
Hip Arthroplasty (cemented)	103,400.00
Hip Prosthesis (cementless)	169,400.00
Partial Hip Prosthesis, bipolar	73,180.00

PhilHealth Benefits for OFWs

3. Z Benefits

Case	Amount
Colon Cancer(Stage I-II Low Risk)	150,000.00
Colon Cancer (Stage II High Risk- Stage III)	300,000.00
Rectum Cancer	150,000.00 to 400,000.00
“PD First” for End Stage Renal Diseases requiring Peritoneal Dialysis	270,00.00 (per year)

PhilHealth Benefits for OFWs

Overseas Filipino Members may avail themselves of PhilHealth benefits even if they are confined in hospitals abroad.

PhilHealth Benefits for OFWs

At the same time, their qualified dependents in the Philippines may avail themselves of the benefits even if the principal member is working overseas.

Conditions for benefit availment

1. The availment period falls within the validity period of the overseas filipino member's coverage
2. The 45-day annual benefit limit for hospital room and board allowance has not yet been consumed.
3. The health care institution and health care professional are accredited (confinements in the Philippines).

Filing of claim for overseas confinements

The member has to submit the following documents within 180 days from the date of discharge:

- a. Medical abstract or medical record written in English or a copy of Medical Certificate indicating the final diagnosis, confinement period and medical services rendered.
- b. Copy of operative record written in English, if an operation was performed
- c. Statement of account
- d. Official receipt issued by the hospital or doctor
- e. PhilHealth Claim Form 1

Filing of claim for Philippine confinements

The member has to submit the following documents at the billing section of the hospital:

- a. Claim Form 1 (CF1)
- b. MDR
- c. Proof of payment if not stated in the MDR

Benefit Availment

Who will sign the CF1 if patient is the dependent and principal member is abroad?

Benefit Availment

Who will sign the CF1 if patient is the dependent and principal member is abroad?

- Member's Representative like spouse or children.

Benefit Availment

What if the membership of the OFW expired because of non-payment of premium contribution? Can dependent still avail of PhilHealth benefits?

Benefit Availment

What if the membership of the OFW expired because of non-payment of premium contribution? Can dependent still avail of PhilHealth benefits?

- Dependent can avail if he pays premium contribution (2,400.00) before discharge.

Benefit Availment

If dependent was confined in a hospital abroad, is he/she covered by PhilHealth?

Benefit Availment

If dependent was confined in a hospital abroad, is he/she covered by PhilHealth?

- Yes. There is just a need to submit the documentary requirements within 180 days from date of discharge.

Benefit Availment

How about the undocumented OFWs, can they become member of PhilHealth?

Benefit Availment

How about the undocumented OFWs, can they become member of PhilHealth?

- Yes. They can register on-line and pay their premium contribution at accredited collecting agents, e.g. iRemit.

Online Services on MEMBERSHIP

1. Member Inquiry

- Enables members to check on the accuracy of their membership details

Online Services on MEMBERSHIP

2. Electronic Registration

- Enable individuals to register online

Online Services on BENEFITS

3. Case Rates Search

- Provides members with information on PhilHealth's benefit packages

Online Services on BENEFITS



It's easy as 1-2-3!

- 1** Connect the device to the internet and open the Play Store
- 2** Search for “PhilHealth ACR”
- 3** Tap to download and install

Online Services on CONTRIBUTION

4. Electronic Premium Remittance System

- Enables employers to remit their premium contributions online

Online Services on CONTRIBUTION

5. Electronic Payment Facilities

- Provides employers with access to ACAs with online payment facilities

Other Services

5. My PhilHealth Portal

- It aims to establish a linkage between accredited health care institutions and PhilHealth through an on-line connection that will ensure verification of eligibility.

Other Services

6. Corporate Action Center

- 24/7 hotline that answers your queries and receive complaints and other feedback.
- (02) 441-7442

Contact Information

Facebook: PhilHealthNorthernMindanao

Email : philhealth10pau@gmail.com

Email : ofp@philhealth.gov.ph

**Bawat Pilipino, Miyembro
Bawat Miyembro, Protektado
Kalusugan Natin, Segurado**





PhilHealth at 22

Universal Coverage:
**Challenged by Change,
Empowered by Unity**