

FACILITATING THE VOLUNTARY DEDUCTION AND REMITTANCE OF CONTRIBUTIONS TO THE SOCIAL SECURITY SYSTEM (SSS), PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH), AND HOME DEVELOPM...

ADMINISTRATIVE ORDER NO. 43, June 03, 2026

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WHEREAS, the Philippine Development Plan 2023-2028 affirms the State's commitment to inclusive growth and the expansion of social protection coverage, with emphasis on ensuring equitable access to social protection mechanisms for all workers, including those engaged in public service;

WHEREAS, existing laws provide for access to government social protection programs, including Republic Act (RA) No. 11199, or the Social Security Act of 2018, which covers self-employed individuals under the SSS, RA No. 11223, or the Universal Health Care Act, which ensures automatic inclusion of all Filipinos in the National Health Insurance Program; and RA No. 9679, or the Home Development Mutual Fund Law of 2009, which authorize the extension of membership to other working groups, as may be determined by the Pag-IBIG Fund Board of Trustees;

WHEREAS, Civil Service Commission (CSC), Commission on Audit (COA), and Department of Budget and Management (DBM) Joint Circular No. 1 (s. 2025) provides that COS and JO workers may be granted a premium, not exceeding twenty percent (20%) of their compensation, to cover voluntary or self-employed contributions to government-mandated social security programs; and

WHEREAS, mechanisms to facilitate the voluntary deduction and remittance of contributions to the SSS, PhilHealth, and Pag-IBIG Fund are necessary to promote broader social protection coverage and provide effective access to social protection benefits;

NOW, THEREFORE, I, FERDINAND R. MARCOS, JR., President of the Philippines, by virtue of the powers vested in me by law, do hereby order:

Section 1. Coverage. This Order shall cover all departments, agencies, bureaus, offices, and instrumentalities of the National Government, including government-owned or -controlled corporations and state universities and colleges, engaging the services of individual COS and JO workers. LGUs are encouraged to observe the provisions of this Order.

Section 2. Voluntary Deduction and Remittance of SSS, PhilHealth, and Pag-IBIG Fund Contributions. All covered government agencies are hereby directed to facilitate the voluntary deduction of prescribed SSS, PhilHealth, and Pag-IBIG Fund contribution from the compensation of COS and JO workers, subject to the prior consent of the worker and in accordance with RA Nos. 11199, 11223, and 9679. For this purpose, agencies shall ensure that appropriate mechanisms are in place to enable participation and shall provide COS and JO workers with the necessary information on available social protection coverage.

The concerned agencies shall remit the deducted contributions directly to the SSS, PhilHealth, and Pag-IBIG

Fund within the prescribed periods. They shall ensure the timely remittance of such contributions and execute the necessary agreements with the concerned institutions to facilitate proper implementation.

The facilitation of voluntary deduction and remittance provided for in this Order shall not alter, amend, or modify the existing contractual relationship between government agencies and their COS or JO workers.

Section 3. Implementing Guidelines. The DBM, CSC, COA, SSS, PhilHealth, and Pag-IBIG Fund shall, consistent with their respective mandates, jointly issue the necessary rules, guidelines, and accounting procedures to ensure the effective and uniform implementation of this Order.

Section 4. Convergence. All concerned government agencies are hereby directed, and all LGUs are hereby encouraged to provide full support and cooperation in the implementation of this Order, including the facilitation of the registration of COS and JO workers, disseminating relevant information, and processing of voluntary deduction and remittances in coordination with the SSS, PhilHealth, Pag-IBIG Fund, DBM, and CSC.

Section 5. Separability. If any section or part of this Order is declared unconstitutional or invalid, the other sections or provisions not otherwise affected shall remain in full force and effect.

Section 6. Repeal. All orders, rules and regulations, and other issuances or parts thereof which are inconsistent with the provisions of this Order, are hereby repealed or modified accordingly.

Section 7. Effectivity. This Order shall take effect immediately upon its publication in the Official Gazette or a newspaper of general circulation.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of the Republic of the President to be affixed.

DONE, in the City of Manila, this 3rd day of June, in the year of Our Lord, Two Thousand and Twenty-Six.

(SGD.) FERDINAND R. MARCOS, JR.

By the President:

(SGD.) RALPH G. RECTO
Acting Executive Secretary

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