

REGISTRATION OF HOUSEHOLD EMPLOYERS AND COVERAGE OF DOMESTIC WORKERS (KASAMBAHAYS) IN THE NATIONAL HEALTH INSURANCE PROGRAM (NHIP)

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Adopted: 22 June 2015

Date Filed: 23 July 2015

I. LEGAL BASIS

Rule V, Section 3 of the Implementing Rules and Regulations (IRR) of Republic Act 10361, entitled: “An Act Instituting Policies for the Protection and Welfare of Domestic Workers” categorically mandates that – “as employer of the Kasambahay, he/she shall register himself/herself with, and enroll the latter as his/her employee to the SSS, PhilHealth, and Pag-IBIG.”

Moreover, to ensure that PhilHealth membership of the household help or Kasambahay is sustained, employers are required to register their Kasambahays with PhilHealth and pay the corresponding PhilHealth Premium contributions for the rendered services until the date of separation (Section 21, Rule IV of the IRR of Republic Act 7875, as amended, otherwise known as the National Health Insurance Act of 2013).

II. COVERAGE

This Circular shall apply to all Household Employers and their Kasambahays as defined under R.A. 10361 and its IRR.

III. POLICY AND PROCEDURAL GUIDELINES

A. Duties of the Household Employer

- Household Employers are mandated to:

a)

Household Employer Unified Registration Form or PPS-HEUR1 (See Annex “A”);

b)

Household Employer Unified Report Form or PPS-HEUR2 (See Annex “B”); and

c)

Kasambahay Unified Registration Form or PPS-KURF (See Annex “C”) if the Kasambahay is not yet enrolled with PhilHealth, SSS or in Pag-IBIG Fund (to be attached to the accomplished PPS-HEUR2).

- The Household Employer shall pay and remit the prescribed monthly premium contribution of the Kasambahay on or before the prescribed due date.

- Failure to remit the required premium contributions shall make the Household Employer liable for

reimbursement of payment for a properly filed claim in case the Kasambahay or his/her dependent/s avail of PhilHealth benefits, without prejudice to the imposition of other penalties.

B. Registration Procedures

- All individuals engaging the services of Kasambahay/s shall register with PhilHealth as a Household Employer by submitting the following duly accomplished forms to any Local Health Insurance Office (LHIO) of PhilHealth or to any service office of Pag-IBIG and SSS:

a)

Household Employer Unified Registration Form or PPS-HEUR1 (See Annex “A”);

b)

Household Employer Unified Report Form or PPS-HEUR2 (See Annex “B”); and

c)

Kasambahay Unified Registration Form or PPS-KURF (See Annex “C”) if the Kasambahay is not yet enrolled with PhilHealth, SSS or in Pag-IBIG Fund (to be attached to the accomplished PPS-HEUR2).

The above-mentioned forms are in accordance to the PhilHealth-Pag-IBIG-SSS Joint Memorandum Order 001, s. 2013 implementing the Kasambahay Unified Registration System (KURS).

- To properly accomplish the PPS-HEUR1, the Household Employer must fill-out the following mandatory fields:

a)

Last Name, First Name, Suffix (Sr./Jr.), Middle Name of Household Employer;

b)

Date of Birth; Sex; and Tax Identification Number, if available;

c)

Address; Contact Number (Landline and/ or Mobile/Cellphone); email address; and

d)

Signature of Household Employer certifying the correctness of the supplied information.

No supporting document will be required if submitted personally by the Household Employer. If submitted through an authorized representative, submission of the following shall be required:

a)

Letter of Authorization from the Household Employer;

b)

Valid ID of the Household Employer;

c)

Valid ID of the Authorized Representative

- Upon registration, PhilHealth shall assign a unique and permanent PhilHealth Employer Number (PEN) to the

Household Employer which is linked to his/her own PhilHealth Identification Number (PIN).

- Household Employer shall register and/or report his/her Kasambahays by submitting duly accomplished PPS-KURF to be attached to the PPS- HEUR2.
- No supporting documents is required for the registration of the Kasambahays and his/her qualified dependents, unless warranted by PhilHealth.
- Once registered and reported by the Household Employers, Kasambahays shall be issued their unique and permanent PIN, PhilHealth ID Card, and Member Data Record (MDR) as members under the Formal Economy.
- The Household Employer shall likewise be provided with the Employer Data Record (EDR) and a Master List of the Kasambahay/s under his/her employ.
- Within thirty (30) days from date of separation of the Kasambahay, the Household Employer shall submit a duly accomplished PPS-HEUR2 to PhilHealth indicating therein the date of separation, among others.
- To update the record of the Household Employer such as changes in address or contact information, a duly accomplished PPS-HEUR1 must be submitted by the Household Employer to any PhilHealth Office.

C. Premium Contribution

In accordance with RA, 10361, the premium contributions of the Kasambahay/s shall be shouldered solely by the Household Employer. However, if the Kasambahay is receiving a monthly salary of five thousand pesos (Php5,000.00) or above, he/she shall pay the proportionate share.

The following is the premium contribution schedule for the Kasambahay based on the latest PhilHealth issuance on premium contributions schedule for the Employed Sector under the Formal Economy:

Salary Bracket

Personal Share

Employer Share

Total Monthly Premium

0- 4,999.00

None

200.00

200.00

5,000.00 – 8,999.99

100.00

100.00

200.00

9,000.00 – 9,999.99

112.50

112.50

225.00
10,000.00 – 10,999.99
125.00
125.50
250.00
11,000.00 – 11,999.99
137.50
137.50
275.00
12,000.00 – 12,999.99
150.00
150.00
300.00
13,000.00 – 13,999.99
162.50
162.50
325.00
14,000.00 – 14,999.99
175.00
175.00
350.00
15,000.00 – 15,999.99
187.50
187.50
375.00
xxx xxx xxx
xxx xxx xxx
xxx xxx xxx
xxx xxx xxx
35,000.00 – and up
437.40

437.50

875.00

*Pursuant to PhilHealth Circular No. 027, s. 2013

D. Payment of Premium Contributions

- The Household Employer shall pay or remit the premium contributions of the Kasambahay/s on or before the twenty-fifth (25 th) calendar day of the month following the applicable month for which the payment is due and applicable.

In case the deadline for the payment of premium contribution falls on a Saturday or Sunday, or has been declared a regular/special or a non- working holiday, payment shall be made on the next working day.

- The Household Employer may opt to pay the monthly premium contributions in advance but not to exceed two (2) calendar years. PhilHealth shall only accept payment in CASH and in Philippine currency.

- Premium contributions for Kasambahays shall be paid or remitted at any LHIO through the “Individual Kasambahay Payment Scheme” whereby the Household Employer must fill-out and submit to the cashier a duly accomplished PhilHealth Payment Slip (PPS) (See Annex “D”) for each Kasambahay/s under his/her employ, detailing therein the following required information:

a)

PIN and name of the Kasambahay;

b)

PEN and name of the Household Employer;

c)

Applicable period or month/s being paid for; and

d)

Amount to be paid;

The PPS shall be signed by the Household Employer certifying therein the correctness of the above-mentioned details.

- The premium contributions payment shall be acknowledged through the issuance of a PhilHealth Official Receipt (POR) under the name and PIN of the Kasambahay. The PEN and the name of the Household Employer shall also appear on the POR marked with “Paid for by ‘name of Household Employer/ PEN’.” (See Annex “E”)

e.g. “Paid” by Juan Dela Cruz with PEN: xx-xxxxxxx-x”

E. Benefits and Entitlements of Kasambahays

As members of PhilHealth, Kasambahays and their qualified dependents are entitled to in-patient hospital care benefits including all case rate packages and catastrophic illnesses in the Case Type Z Benefit Package, out-patient and other special benefit packages under the NHIP. They are also entitled to the No Balance Billing (NBB) privilege provided that they are admitted in an accredited government health care institution (HCI), or in an accredited private HCI for selected cases, in accordance with PhilHealth Circular No. 003, s. 2014.

Moreover, in line with the Expanded Seniors Citizens Act of 2014 and in conformity with the rules and regulations of the Corporation, all PhilHealth registered Kasambahays who are sixty (60) years old and above are also eligible to avail of the “Tamang Serbisyo para sa Kalusugan ng Pamilya” or TSeKaP, a primary care benefit package which include consultations with primary care doctors, preventive and promotive services, selected diagnostic tests upon the recommendation of physicians, and select medicines for specific primary illnesses.

The coverage of Kasambahays and their dependents shall start from the time of enrollment and payment of premium contributions, and is valid for as long as premium contributions are regularly paid.

IV. REPEALING CLAUSE

All other issuances inconsistent herewith are deemed repealed, amended or modified accordingly.

V. EFFECTIVITY CLAUSE

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

(SGD) ALEXANDER A. PADILLA
President and CEO

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