# IMPLEMENTING GUIDELINES ON THE PREMIUM PAYMENT OF NHIP MEMBERS WITH MULTIPLE EMPLOYMENT

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Section 18-20 of the Implementing Rules and Regulations of RA 7875, as amended, mandates employers to enroll their employees, deduct from their salaries the required premium contribution, and remit the same, together with the corresponding employer share, to the corporation. Failure to do so would render the employer liable for violation of the aforesaid law.

As each employer has to abide by the said la w, those who are engaged in multiple employment are consequently being deducted of their corresponding employee share by each and every employer to which they are currently employed. In some cases, however, a member pays more than the maximum total monthly contribution as prescribed in the premium contribution schedule.

In order to address these concerns, the following guidelines is hereby issued:

NHIP members engaged in multiple employment from the Government and Private Sectors whose aggregate monthly premium contribution exceeds the maximum premium rate in the prescribed premium contribution schedule may avail any of the following, whichever is applicable:

1. One-time Adjustment of overpayment in personal share

Members engaged in multiple employments may avail of the one-time adjustment in personal share provided the following conditions shall apply:

a. The requesting member is separated from employment from all of his/her employers;
b. The aggregate monthly premium contribution exceeds the maximum premium rate in the prescribed premium contribution schedule which resulted in the overpayment of monthly personal share (PS);
c. The overpayment in personal share (PS) was incurred due to member’s multiple employment;
d. The overpayment in personal share was incurred only upon effectivity date of this circular;
e. The period covered for adjustment should have been posted both in PhilHealth Member Accounts Information System (PMAIS) and Treasury Database; and
f. The overpayment in the personal share shall be reflected as advanced payment of NHIP premium in the Individual Paying Program (IPP) pursuant to the provisions of Office Order No. 48, s. 2008 Re: Guidelines for the Adjustment of Premium Payment Records of NHIP Members.

2. Refund of overpayment in Personal Share

Overpayment in personal share (PS) shall be applied as refund provided the following conditions apply:

a. The overpayment in personal share (PS) was due to member’s multiple employment;
b. The overpayment was incurred only upon effectivity of this guideline;
c. The period covered for refund should have been posted in the PMAIS and Treasury Database;
d. Member is sixty (60) years old and above and has paid the required 120 monthly premium contributions; and
e. Member is no longer employed.


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Documentary Requirements:

Requesting member shall submit documentary requirements to any of the nearest Collection Section (ColSec) of PhilHealth Regional Offices.

a. Properly filled out request form (Annex A)/letter requesting for adjustment/refund of overpayment in the personal share (PS).
b. Copy of any two (2) valid photo bearing ID's (i.e. SSS ID (ATM), GSIS E-Card, Pass- port, Company ID, etc.).
c. Copy of Employment Contract reflecting monthly income and status of employment from each employers, or
d. Certificate of Employment reflecting monthly income and status of employment duly signed by the employers, or
e. Other documents as may be required by ColSec of PROs.

Effectivity

This circular shall take effect fifteen (15) days upon publication and shall cover premium contributions for January 2009 onwards.

Adopted: 28 Jan. 2009

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