# NEW GUIDELINES FOR ACCREDITING COLLECTING AGENTS FOR THE COLLECTION OF PHILHEALTH PREMIUM CONTRIBUTIONS

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I. Rationale

The Philippine Health Insurance Corporation (PhilHealth), as the administrator of the National Health Insurance Program (NHIP) pursuant to R.A. 7875, is tasked with the collection of premium payments from its members in order to maintain the sustainability of the NHIP. To accomplish this function with maximum efficiency and convenience to the general public, it is necessary to appoint agents to whom the functions of collecting premium payments may be delegated. These collecting agents must be capable, accessible and dependable outlet for premium payments, hence the need for accreditation.

In contrast to typical government procurement in which there are several methods such as bidding, negotiated purchase, local shopping, or emergency purchase and the contract is awarded to a single proponent, accreditation of collecting agents allows the participation of more proponents for increased public accessibility. All proponents that meet the qualifications and other requirements as described further in this circular may be accredited as collecting agents or tapped for other services as well.

II. Coverage

Private and government establishments such as banks, non-bank financial institutions and other entities like remittance centers, bills payment centers, pawnshops, telecommunication companies, organized groups and similar business enterprises may be accredited as PhilHealth Collecting Agent for premium collection.

The aforementioned establishments are classified as follows:

A. CATEGORY

I. Local Collection

II. Overseas Collection

A.1 Private

B.1 Private

A.1.1 Banks

B.1.1 Banks

A.1.1.a. Large Banks (universal and commercial)

B.1.1.a. Large Banks (universal and commercial)

A.1.1.b. Medium/Small Banks (thrift, rural and cooperative banks)

A.1.2 Non-Banks

B.1.2 Non-Banks

A.1.2.a. Remittance Centers

B.1.2.a. Remittance Centers

A.1.2.b Bills Payment Centers

B.1.2.b Telecommunication Companies

A.1.2.c Pawnshops

B.1.2.c. Similar Enterprises

A.1.2.d. Telecommunication Companies

A.1.2.e. Organized Groups (cooperatives, associations, operators)

A.1.2.f. Similar Enterprises

A.2 Government

B.2 Government

A.2.1.Banks

B.2.1 Banks

A.2.2 Agencies

B.2.2 Agencies

B. DESCRIPTION/SCOPE OF SERVICE

SCOPE OF SERVICE

DESCRIPTION

LOCAL COLLECTION

OVERSEAS COLLECTION

a. Manual Collecting Agent

employs manual over-the-counter a collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes diskette in the submission of text file report

x

b. Semi-Automated Collecting Agent

employs manual over-the-counter collection procedure by issuing the PhilHealth prescribed accountable forms and utilizes File Transfer Protocol (FTP)/email in the submission of textfile report

x

x

c. Fully Automated Collecting Agent

offers on-line collection system either through a web based/automated tellering machine, mobile phone or other electronic means of payment and generation of electronic receipt, and utilizes File Transfer Protocol (FTP)/email/web-based facility in the submission of textile report


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x

x

III. Minimum Documentary Requirements

Submission of the following minimum documentary requirements is deemed necessary:

1. Letter of Intent
2. Audited Financial Statements for the last three (3) years prior to the application;
3. List of branches, tie-ups and addresses (both local and overseas);
4. List of Officials and Designations;
5. Articles of Incorporation/Certificate from SEC, NTC or CDA, as applicable;
6. Sworn Statement by the applicant in compliance to Labor Laws (PhilHealth, SSS, BIR)
7. Sample Collection and Remittance Agreement

Additional requirements may be required after the initial evaluation based on the category of each applicant collecting agent.

IV. Processing of Accreditation and Administrative Charges

T o ensure compliance by accredited agents to PhilHealth's policies and standards, new applicants are required to pay an administrative charge. Existing accredited collecting agents shall likewise be subjected to the requirements & standards set forth in the Manual of Accreditation. All accredited agents shall pay the administrative charge upon approval of initial accreditation or renewal in accordance with the table below.

Banks

Particulars

Rural

Thrift

Commercial

Universal

Initial accreditation 20,000.00 30,000.00 40,000.00 50,000.00

Renewal 30,000.00 40,000.00 50,000.00 60,000.00

Non-Banks

Particulars

Pawnshops

Remittance Centers

Bills Payment Centers

Telecommunication


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Organized Groups Companies

Initial accreditation 30,000.00 50,000.00 40,000.00 50,000.00 10,000.00

Renewal 40,000.00 60,000.00 50,000.00 60,000.00 20,000.00

## V. APPLICATION PROCEDURES

1. Interested applicants may apply in writing to the President and CEO outlining therein a brief description of their collection procedures. Applicants with head offices located in the regions may send their application to the nearest PhilHealth Regional Office (see Annex A)[*];

2. Any application with incomplete minimum documentary requirements shall not be evaluated and immediately returned to the applicant;

3.The applicant shall be duly notified of its eligibility and if necessary, it shall be required to present its collection system and other details of the proposal to the PhilHealth Collecting Agents Accreditation Committee (PCA AccreCom);

4. Qualified applicants shall be required to submit a correct sample textfile report based on the required technical formats;

5. The PCA AccreCom shall process, review and recommend to the President and CEO the approval/denial of application for accreditation;

5.1 The PCA AccreCom's Secretariat shall advise the applicant on the result of their application;

5.2 If approved, a pro-forma Collection and Remittance Agreement (CRA) shall be provided to the new Accredited Collecting Agent (ACA) for review and acceptance of the terms of agreement;

5.3 The new ACA shall return the signed CRA to PhilHealth for signature of the President and CEO;

6. Prior to actual collection of PhilHealth Premium contributions, the new ACA shall undergo an orientation on the policies and procedures regarding PhilHealth premium collection and remittance including preparation of reports. A Certificate of Accreditation shall then be issued to the new ACA which shall be effective for a period of three years; and

7. PhilHealth, through its Public Affairs Department, shall announce the selection or accreditation of the new ACA thru its website and such other medium of information.

VI. Applicability of PhilHealth Rules and Regulations

The terms and conditions set forth in the Collection and Remittance Agreement to the accredited collecting agent.

VII. Effectivity

These guidelines shall take effect immediately.

Adopted: 25 Feb. 2009

(SGD.) DR. REY B. AQUINO
President and CEO

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[*] Text Available at Office of the National Administrative Register, U.P. Law Complex, Diliman Quezon City


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