

FOURTEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
Second Regular Session )

OFFICE OF THE CLERK

9 APR 14 P 5:07

SENATE

RECEIVED BY

S. No. 3158

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Introduced by Senator JUAN MIGUEL F. ZUBIRI

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### EXPLANATORY NOTE

Article II, Section 13 of the 1987 Constitution provides that the State recognizes the vital role of the youth in nation-building and shall promote and protect their physical, moral spiritual, intellectual and social well-being.

Access to basic health services is one of the major challenges for children everywhere. According to a U.S.-based charity, more than 200 million children worldwide do not get basic health care, leading to nearly 10 million deaths of children under the age of 5 annually from treatable ailments like diarrhea and pneumonia.

In the Philippines, a UNICEF study shows that roughly 2.4 million Filipino children 0 to 5 years old are underweight, and 26.3 per cent are stunted. The study also reveals that 23 out of 1,000 children die before reaching the age of 1; 28 out of 1,000 children die before reaching the age of 5; and, only 7 out of 10 infants are immunized. The 2006 UNDP Human Development Report reveals 19 per cent of total population is undernourished. All of these are critical issues that seek immediate solutions to improve children's health care.


This bill aims to increase and expand the coverage of our National Health Insurance Program to include children. The proposed Children's Health Insurance Program seeks to benefit around 14 million Filipino children by providing eligible children with a wide range of health care services like regular check-ups, immunizations, prescription drugs, laboratory tests and hospital or clinic visits.

Hence, immediate passage of this bill is earnestly sought.

  
JUAN MIGUEL F. ZUBIRI

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**AN ACT**  
**INSTITUTING MECHANISMS FOR THE ESTABLISHMENT OF A CHILDREN'S**  
**HEALTH INSURANCE PROGRAM, AMENDING FOR THE PURPOSE REPUBLIC**  
**ACT NO. 7875, OTHERWISE KNOWN AS "THE NATIONAL HEALTH INSURANCE**  
**ACT OF 1995", AS AMENDED BY R.A. 9241 AND FOR OTHER PURPOSES**

*Be it enacted by the Senate and the House of Representatives of the Philippines in Congress assembled:*

1           **SECTION 1.** Section 4 of Republic Act No. 7875 is hereby amended to read as  
2 follows:

3                   "SEC. 4. Definition of Terms. - For the purposes of this Act, the following  
4 terms shall be defined as follows:

5  
6                   xxx

7  
8                   (d) **CHILD HEALTH ASSISTANCE - A RANGE OF HEALTH**  
9                   **CARE AND SUPPORT SERVICES INCLUDING, BUT NOT LIMITED TO,**  
10                   **PHYSICIAN SERVICES AND ANY OTHER MEDICAL, DIAGNOSTIC,**  
11                   **SCREENING, PREVENTIVE, RESTORATIVE, REMEDIAL,**  
12                   **THERAPEUTIC OR REHABILITATIVE SERVICES;**

13                   xxx

14  
15                   (s) Member - Any person whose premiums have been regularly  
16 paid to the National Health Insurance Program. He may be a paying  
17 member, an indigent member, **A QUALIFIED CHILD MEMBER**, or a  
18 pensioner/retiree member.

19                   xxx

20  
21                   (dd) **QUALIFIED CHILD MEMBER - ANY CHILD OF A LOW-**  
22 **INCOME FAMILY UNDER 6 YEARS OF AGE OR OVER BUT WHO ARE**

1           UNABLE TO FULLY TAKE CARE OF THEMSELVES OR PROTECT  
2           THEMSELVES FROM ABUSE, NEGLECT, CRUELTY, EXPLOITATION  
3           OR DISCRIMINATION BECAUSE OF A PHYSICAL, MENTAL  
4           DISABILITY OR CONDITION AND WHOSE FAMILY IS BELOW  
5           POVERTY LINE, AND DETERMINED AS SUCH BY THE PERTINENT  
6           GOVERNMENT AGENCY.”

7  
8           **SECTION 2.** Section 5 of the same Act shall now read as follows:

9  
10           “Sec. 5. Establishment and Purpose. - There is hereby created the  
11           National Health Insurance Program which shall provide health insurance  
12           coverage and ensure affordable, acceptable, available and accessible health  
13           care services for all citizens of the Philippines, in accordance with the policies  
14           and specific provisions of this Act. This social insurance program shall serve as  
15           the means for the healthy to help pay for the care of the sick and for those who  
16           can afford medical care to subsidize those who cannot. It shall initially consist of  
17           programs I and II of Medicare and be expanded progressively to constitute one  
18           universal health insurance program for the entire population. **IT SHALL**  
19           **INITIATE AND EXPAND THE PROVISION OF CHILD HEALTH ASSISTANCE**  
20           **TO INCLUDE A CHILD HEALTH INSURANCE PROGRAM FOR UNINSURED,**  
21           **LOW-INCOME CHILDREN IN AN EFFECTIVE AND EFFICIENT MANNER**  
22           **THAT IS COORDINATED WITH OTHER SOURCES OF HEALTH BENEFITS**  
23           **COVERAGE FOR CHILDREN. xxx.”**

24  
25           **SECTION 3.** Section 6 of the same Act shall now read as follows:

26  
27           “SEC. 6. Coverage. - All citizens of the Philippines, **WHETHER CHILD OR**  
28           **ADULT**, shall be covered by the National Health Insurance Program. In  
29           accordance with the principles of universality and compulsory coverage  
30           enunciated in Section 2 (b) and 2 (1) hereof, implementation of the Program  
31           shall, furthermore, be gradual and phased in over a period of not more than  
32           fifteen (15) years: Provided, That the Program shall not be made compulsory in  
33           certain provinces and cities until the Corporation shall be able to ensure that  
34           members in such localities shall have reasonable access to adequate and  
35           acceptable health care services.”

36  
37           **SECTION 4.** Section 7 of the same Act shall now read as follows:  
38

1           “SEC. 7. Enrollment. - The Program shall enroll beneficiaries in order for  
2 them to be placed under coverage that entitles them to avail of benefits with the  
3 assistance of the financial arrangements provided by the Program. The process  
4 of enrollment shall include the identification of beneficiaries, issuance of  
5 appropriate documentation specifying eligibility to benefits, and indicating how  
6 membership was obtained or is being maintained. The enrollment shall proceed  
7 in accordance with these specific policies:

- 8  
9           a) xxx;  
10          b) xxx;  
11          c) xxx; and  
12          d) xxx.

13  
14  
15           All indigents **AND QUALIFIED CHILD MEMBER** not enrolled in the  
16 Program shall have priority in the use and availment of the services and facilities  
17 of government hospitals, health care personnel, and other health organizations:  
18 Provided, however, That such government health care providers shall ensure  
19 that said indigents **AND QUALIFIED CHILD MEMBER** shall subsequently be  
20 enrolled in the Program.”

21  
22 **SECTION 5.** Section 12 of the same Act shall now read as follows:

23  
24           “SEC.12. Entitlement to Benefits. -xxx

25  
26           The following need not pay the monthly contributions to be entitled to the  
27 Program's benefits:

28           a) Retirees and pensioners of the SSS and GSIS prior to the effectivity of  
29 this Act;

30           b) Members who reach the age of retirement as provided for by law and  
31 have paid at least one hundred twenty (120) monthly contributions; [and]

32           c) Enrolled indigents; AND

33           **D) QUALIFIED CHILD OF LOW-INCOME FAMILIES.**

34  
35 **SECTION 6.** Section 28 of the same Act is hereby amended to read as follows:

36  
37           “SEC. 28. Contributions. - All members of the Program shall contribute to  
38 the Fund, in accordance with a reasonable, equitable and progressive

1 contribution schedule to be determined by the Corporation on the basis of  
2 applicable actuarial studies and in accordance with the following guidelines:

3 a) xxx

4 b) xxx

5 c) xxx

6 **D) CONTRIBUTIONS MADE IN BEHALF OF A QUALIFIED CHILD**  
7 **MEMBER SHALL NOT EXCEED THE MINIMUM CONTRIBUTIONS SET FOR**  
8 **EMPLOYED MEMBERS.”**

9

10 **SECTION 7.** A new Section 30 is hereby added to read as follows:

11

12 **SEC. 30. PAYMENT FOR A CHILD BENEFICIARY’S CONTRIBUTIONS.**

13 **– AN INITIAL AMOUNT OF THIRTY MILLION PESOS (P30,000,000.00) IS**  
14 **HEREBY APPROPRIATED FOR THIS PURPOSE FOR THE FIRST YEAR OF**  
15 **ITS IMPLEMENTATION. THEREAFTER, THE CONTRIBUTIONS FOR**  
16 **QUALIFIED CHILDREN BENEFICIARIES SHALL BE SUBSIDIZED**  
17 **PARTIALLY BY THE LOCAL GOVERNMENT UNIT WHERE THE MEMBER**  
18 **RESIDES. THE CORPORATION SHALL PROVIDE COUNTERPART**  
19 **FINANCING EQUAL TO THE LGUS SUBSIDY FOR CHILDREN. THE SHARE**  
20 **OF THE LGUS SHALL BE PROGRESSIVELY INCREASED UNTIL SUCH**  
21 **TIME THAT ITS SHARE BECOMES EQUAL TO THAT OF THE NATIONAL**  
22 **GOVERNMENT.**

23

24 **SECTION 8. Implementing Rules and Regulations.** - Within thirty (30) days  
25 from the effectivity of this Act, the Board of Directors of the Philippine Health Insurance  
26 Corporation (PHIC) shall convene to formulate the rules and regulations for the  
27 implementation of this Act.

28

29 **SECTION 9. Separability Clause.** - If any part or provision of this Act shall be  
30 held unconstitutional or invalid, other provisions which are not affected thereby shall  
31 continue to be in full force and effect.

32

33 **SECTION 10. Repealing Clause.** - All laws, presidential decrees, executive  
34 orders, rules and regulations or parts thereof which are deemed inconsistent with the  
35 provisions of this Act are hereby repealed, amended, or modified accordingly.

36

1           **SECTION 11.Effectivity Clause.** - This Act shall take effect fifteen (15) days  
2 following its full and complete publication in an Official Gazette or in at least two (2)  
3 newspapers of *general circulation, whichever comes first.*

4

5           Approved,