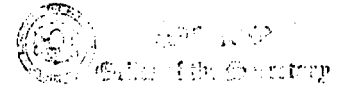


SEVENTEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
*Second Regular Session* )



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SENATE  
S. B. No. 1801

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**Introduced by Senator Aquilino "Koko" Pimentel III**

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**AN ACT PROHIBITING THE IMPOSITION OF INTEREST  
AND/OR PENALTY CHARGES ON UNPAID HOSPITAL BILLS  
AND MEDICAL EXPENSES OF PATIENTS WHO EARN  
MINIMUM WAGE OR LESS**

**EXPLANATORY NOTE**

*Article II, Section 10* of the Constitution provides that the State shall promote social justice in all phases of national development. *Section 15* of the same *Article* provides that the State shall protect and promote the right to health of the people and instill health consciousness among them.

It is in line with these constitutional mandates that Congress enacted *Republic Act No. 9439*, or "An Act Prohibiting the Detention of Patients in Hospitals and Medical Clinics on the Ground of Nonpayment of Hospital Bills or Medical Expenses." While this groundbreaking law prohibits the unconscionable practice of detaining patients who are unable to settle their medical expenses, it does not address another common concern: the imposition of hefty penalties or interest on unpaid hospital bills and medical expenses. These additional burdens naturally affect less-privileged patients more, since they are the ones who are unable to immediately settle their medical bills and expenses.

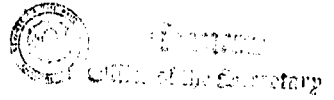
For this reason, this bill proposes to prohibit the imposition of any additional interest and penalty charges on unpaid hospital bills and medical expenses for one year from the patient's discharge. Patients—or their parents or legal guardians, in the case of minor patients—will have

one year to fully settle their medical expenses before they can be charged for interest or penalties. This prohibition shall benefit only those patients who earn minimum wage or less.

In view of the foregoing, speedy passage of this measure is earnestly sought.

  
**AQUILINO "KOKO" PIMENTEL III**

SEVENTEENTH CONGRESS OF THE )  
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*[Handwritten signature]*

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MINIMUM WAGE OR LESS**

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

1        **SECTION 1. Declaration of Policy.** – It is the policy of the State  
2 to protect and promote the right to health of the people.

3  
4        **SEC. 2. Prohibition on Interest and/or Penalty Charges on**  
5 **Unpaid Hospital Bills or Medical Expenses.** – It shall be unlawful for  
6 any hospital or medical clinic in the country to charge interest or impose  
7 other penalties on unpaid hospital bills and medical expenses of patients  
8 who earn minimum wage or less, for one year from the date of  
9 discharge.

10  
11        This prohibition shall likewise apply to the unpaid hospital bills  
12 and medical expenses of minor patients whose parents or legal guardians  
13 earn minimum wage or less.

14  
15        Any officer or employee of the hospital or medical clinic  
16 responsible for billing who violates the provisions of this Act shall be  
17 punished by a fine of not less than Twenty Thousand Pesos  
18 (PhP20,000.00) but not more than Fifty Thousand Pesos  
19 (PhP50,000.00), or imprisonment of not less than one (1) month but not  
20 more than six (6) months, or both such fine and imprisonment, at the  
21 discretion of the proper court.

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**SEC. 3. *Implementing Rules and Regulations.*** – The Department of Health shall promulgate the necessary rules and regulations to carry out the provisions of this Act within ninety (90) days from effectivity of this Act.

**SEC. 4. *Repealing Clause.*** — All laws, decrees, executive orders, rules and regulations, and issuances inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

**SEC. 5. *Effectivity.*** — This Act shall take effect immediately upon its publication in the *Official Gazette* or in two (2) newspapers of general circulation.

*Approved,*