



Department of Transportation and Communications
PUNONGHIMPILAN TANOD BAYBAYIN NG PILIPINAS
(Headquarters Philippine Coast Guard)
139 25th Street, Port Area, 1018 Manila



HPCG / CGMED

20 August 2009

STANDING OPERATING PROCEDURE

NUMBER

GUIDELINES IN AVAILING OF PHILHEALTH BENEFITS
FOR PCG PERSONNEL AND DIRECT DEPENDENTS

I. REFERENCES:

- a) REPUBLIC ACT NR 7875 – National Health Insurance Act of 1995, as amended by Republic Act Nr 9241;
- b) IMPLEMENTING RULES AND REGULATIONS of the National Health Insurance Act of 1995;
- c) PHILHEALTH CIRCULAR NR 02-2008 dated 23 January 2008, Subject: Member Data Record (MDR) as Primary Document in the Availment of PhilHealth Benefits;

II. GENERAL:

The National Government, through Republic Act Nr 7875 or the National Health Insurance Act of 1995, aims to provide and make available to all Filipinos quality health service. This Act seeks to provide all Filipino citizens with the mechanism to gain financial access to health services.

In conformity with this Act, the Philippine Health Insurance Corporation (PhilHealth) was established to implement the provisions of RA 7875 (as amended by RA 9241). PhilHealth has instituted measures to increase the membership covered by their program, and at the same time facilitate the processing of benefit claims.

On 23 January 2008, PhilHealth has issued Circular Nr 02-2008 which stated that the PhilHealth Member Data Record (MDR) is the primary or first document to be submitted when claiming PhilHealth benefits.

It has been observed that majority of PCG personnel still do not have their PhilHealth ID and/or updated MDR, which leads to delays in the processing of their PhilHealth benefit claims, thus the said personnel has no other recourse but to pay the total hospital bill instead.

All PCG uniformed and civilian personnel are members of PhilHealth, as mandated by law. In line with this, PhilHealth contributions are automatically deducted from our monthly salaries, and thus, we are all qualified to avail of

PhilHealth benefits, especially during hospital confinement. It is unfortunate however that majority of PCG personnel are not aware of this great advantage of PhilHealth benefits being or supposed are deducted from the total hospital bill. Submission of necessary requirements, such as the MDR, will facilitate the process of claiming PhilHealth benefits.

III. PURPOSE: This SOP prescribes the guidelines to be followed by all Philippine Coast Guard personnel in availing of PhilHealth benefits during their or their dependent's hospital confinement, and expedite processing of their claims.

IV. DEFINITION OF TERMS:

a) National Health Insurance Program (NHIP) – the compulsory health insurance program of the government, which shall provide universal health insurance coverage, and ensure affordable, acceptable, available and accessible health care services for all Filipinos;

b) PhilHealth – the Philippine Health Insurance Corporation (PHIC) which is mandated by law to implement the NHIP;

c) Benefit Package – Services that the NHIP offers to members, which usually consist of room and board, services of health care professionals, laboratory and diagnostics examinations, and prescription drugs and medicines;

d) Direct Dependent – a legal dependent of a PCG personnel, they may be one of the following:

1) Legal spouse;

2) Children – legitimate, legitimated, acknowledged and illegitimate (as *appearing in birth certificate*) adopted or step below twenty-one (21) years of age, unmarried and unemployed. Also covered are children twenty-one (21) years old or above, who are suffering from congenital disability, either physical or mental, or any disability acquired that renders them totally dependent on the personnel/members for support;

3) Parents who are sixty (60) years old, including step parents (*biological parents already deceased*) and adoptive parents (*with adoption papers*).

e) Member Data Record (MDR) – Document issued by PhilHealth which is the primary documentary requirement in claiming PhilHealth benefits. It is the official membership profile document, wherein the PhilHealth Identification Number (PIN) of the personnel/member, and all registered dependents qualified for PhilHealth benefits are entered.

V. PROCEDURES:

a) When a PCG personnel or his/her direct dependent is confined or hospitalized, he/she must immediately facilitate and process the necessary requirements for his/her PhilHealth claims. PCG personnel are advised to process PhilHealth claims AS EARLY AS DAY 1 OF HOSPITAL CONFINEMENT.

b) PCG personnel or his/her authorized representative may secure a copy of PhilHealth Claim Form Nr 1 (**Annex-B**) from the hospital admitting section, or from CG Medical Service (CGMED). Said form shall be completely filled up, and then submitted to Commander, Coast Guard Finance Center (CGFC) or District/Unit Admin/Personnel Officer (for personnel assigned in the area) for authentication.

c) Basic documentary requirements for claiming PhilHealth benefits are as follows:

- 1) If the patient is an organic PCG personnel – PhilHealth ID card, Claim Form 1 duly filled up and signed by Commander, CG Finance Center or Unit Admin Officer, copy of Remittance Record;
- 2) If patient is a direct dependent – PhilHealth ID card of PCG personnel, Claim Form Nr 1, PhilHealth Member Data Record (MDR).

d) If MDR is still under process, PCG personnel/member is required to submit secondary documents, especially in cases when the direct dependent is the patient. Acceptable supporting documents are as follows:

- 1) Legal spouse – Copy of Marriage Certificate;
- 2) Children – Copy of Birth / Baptism Certificate wherein the names of the parents are indicated;
- 3) Parents – Copy of Birth Certificate of the PCG personnel/member and other documents to prove the age of the parents, such as Birth Certificate, Passport or Senior Citizen ID.

e) Submit said requirements to the PhilHealth representative in the hospital or at the Admission Section. Before discharge from the hospital, verify in the Hospital Bill if PhilHealth benefits were deducted from the total bill.

VI. RESPONSIBILITY:

a) All PCG personnel are advised or reminded to get their PhilHealth ID and MDR to avoid delays in the processing of PhilHealth claims. District/Unit Admin Officers must ensure that all personnel have their PhilHealth ID. Further, Admin Officers shall keep a file copy of all the PhilHealth numbers of their personnel for ready reference.

b) PCG personnel must make sure that the hospital where they or their dependent(s) are confined at, are accredited by PhilHealth. No PhilHealth benefits can be claimed in hospitals which are non-PhilHealth accredited.

c) Personnel shall transact personally for the issuance of PhilHealth ID cards and MDR, and for updating their MDR, at the nearest PhilHealth Regional Office, Branches or Service Office. Use PhilHealth Member Data Record Form M1a when applying for your PhilHealth ID and MDR (**Annex-C**).

d) When updating their MDR, PCG personnel will submit to PhilHealth the Member Data Amendment form (M2) and copies of supporting documents stated in Para V.d. (**Annex-D**)

e) The MDR must be updated by the PCG personnel/member whenever there are changes in his/her status and/or in the number of qualified dependents. If the dependent/patient is not entered in the MDR, other supporting documents (as stated in Para V.d) will be required before claims PhilHealth benefits can be processed.

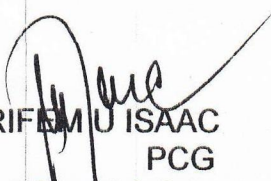
f) In cases wherein the necessary requirements were not processed until the patient was discharged from the hospital, late filing of PhilHealth claims can still be done by concerned personnel. Upon approval of PhilHealth, the hospital deductions shall be reimbursed to the PCG personnel, and the check shall be mailed to the member or can be claimed from the nearest PhilHealth office.

g) Application forms for PhilHealth ID and forms for updating MDR are available at all PhilHealth Offices and at CGMED. Forms can also be downloaded from the PhilHealth website (www.philhealth.gov.ph). The PhilHealth Employer Number (PEN) of the PCG is **141-339-100-010**.

VII. EFFECTIVITY: This SOP shall take effect upon publication.

BY COMMAND OF ADMIRAL TAMAYO:

OFFICIAL:


MARIFEM U ISAAC
LT PCG
Coast Guard Adjutant

ENRICO EFREN A EVANGELISTA
CAPT PCG
Chief of Coast Guard Staff

Annex A – Directory of PhilHealth Offices;
Annex B – PhilHealth Claim Form Nr 1;
Annex C – PhilHealth Membership Form Nr M1a;
Annex D – PhilHealth Member Data Amendment Form Nr M2