



6 October 2022

**MEMORANDUM CIRCULAR NO. 115**  
Series of 2022

**T O: All Concerned**

**R E: New Philippine Health Insurance Corporation (PHIC) Premium Rate**

Relative to Philippine Health Insurance Corporation (PHIC) Advisory No. 2022-0010 issued last May 2022, we would like to inform you that we have unpaid back premium related to the PHIC premiums for the period January to May 2022 since we had implemented the new rate only on June 2022.

The Electronic Premium Remittance System (EPRS) of PHIC has adjusted rates only on June 2022, thus old rates were used on the previous months. Attached is Annex A, Advisory of PHIC for your reference

We will be penalized by PHIC if we will not remit this by the end of 2022, hence we will be deducting the back premiums from the Year-End Bonus for CY 2022. As a result, your bonus will be reduced equivalent to the amount of unpaid back premium.

**Comparison of Old vs New PHIC Premium Rate**

**Old Premium Rate**


Monthly Basic Salary	Premium Rate	Monthly Premium
P10,000.00 and below	3% (1.5% Government Share + 1.5% Personal Share)	P300.00
P10,000.01 to P59,999.99		P300.00 to P1,800.00
P60,000.00 and above		P1,800.00

**New Premium Rate**

Monthly Basic Salary	Premium Rate	Monthly Premium
P10,000.00 and below	4% (2% Government Share + 2% Personal Share)	P400.00
P10,000.01 to P79,999.99		P400.00 to P3,200.00
P80,000.00 and above		P3,200.00

Annex B presents the sample back premium computation to be deducted from your Year-End Bonus.

For your information and guidance.

  
**EDGARDO E. TULIN**  
President

## Annex A

Philippine Health Insurance Corporation

# ADVISORY

No. 2022 - 0010



## CY 2022 Premium Contribution Schedule for All Direct Contributors

As prescribed in Section 10 of Republic Act No. 11223 or the Universal Health Care (UHC) Act, and in accordance with PhilHealth Circular No. 2020-0005 on the "Premium Contribution Schedule in the National Health Insurance Program (Revision 1)," all Direct Contributors are hereby advised that the premium rate for CY 2022 is 4.0%, with an income floor of P10,000.00 and income ceiling of P80,000.00 effective January 2022. Please see details below:

Year	Monthly Basic Salary	Premium Rate	Monthly Premium
2022	P10,000.00 and below	4.0%	P400.00
	P10,000.01 to P79,999.99		P400.00 to P3,200.00
	P80,000.00 and above		P3,200.00

The adjusted premium rate shall take effect in the Electronic Premium Remittance System (EPRS) and the PhilHealth Member Portal starting the applicable month of June 2022. Members and employers who have already paid their contributions at 3% are advised to generate the corresponding Statement of Premium Account for the paid periods so they can settle the 1% differential payments/remittances until December 31, 2022.

Further inquiries may be referred to the PhilHealth Action Center at Callback Channel: 0917-898-7442 (PHIC) or through email at [actioncenter@philhealth.gov.ph](mailto:actioncenter@philhealth.gov.ph). Please visit <https://www.philhealth.gov.ph> for additional information.

**(Sgd.) ATTY. DANTE A. GIERRAN, CPA**  
President and Chief Executive Officer



**Annex B – Sample Computation of Back Premium to be deducted from Year-End Bonus**

<b>Salary Grade (Step 1)</b>	<b>Monthly Basic Salary</b>	<b>(A) Old Personal Share (1.5%)</b>	<b>(B) New Personal Share (2%)</b>	<b>(C = B - A) Back Premium per Month</b>	<b>(D = C*5) Back Premium for 5 months (Jan to May 2022)</b>
1	12,517	187.76	250.34	62.58	312.90
2	13,305	199.58	266.10	66.52	332.60
3	14,125	211.88	282.50	70.62	353.10
4	14,993	224.90	299.86	74.96	374.80
5	15,909	238.64	318.18	79.54	397.70
6	16,877	253.16	337.54	84.38	421.90
7	17,899	268.49	357.98	89.49	447.45
8	18,998	284.97	379.96	94.99	474.95
9	20,402	306.03	408.04	102.01	510.05
10	22,190	332.85	443.80	110.95	554.75
11	25,439	381.59	508.78	127.19	635.95
12	27,608	414.12	552.16	138.04	690.20
13	29,798	446.97	595.96	148.99	744.95
14	32,321	484.82	646.42	161.60	808.00
15	35,097	526.46	701.94	175.48	877.40
16	38,150	572.25	763.00	190.75	953.75
17	41,508	622.62	830.16	207.54	1,037.70
18	45,203	678.05	904.06	226.01	1,130.05
19	49,835	747.53	996.70	249.17	1,245.85
20	55,799	836.99	1,115.98	278.99	1,394.95
21	62,449	900.00	1,248.98	348.98	1,744.90
22	69,963	900.00	1,399.26	499.26	2,496.30
23	78,455	900.00	1,569.10	669.10	3,345.50
24	88,410	900.00	1,600.00	700.00	3,500.00
25	100,788	900.00	1,600.00	700.00	3,500.00
26	113,891	900.00	1,600.00	700.00	3,500.00
27	128,696	900.00	1,600.00	700.00	3,500.00
28	145,427	900.00	1,600.00	700.00	3,500.00
29	164,332	900.00	1,600.00	700.00	3,500.00
30	185,695	900.00	1,600.00	700.00	3,500.00
31	273,278	900.00	1,600.00	700.00	3,500.00