

Outsourcing brief

Q3 2018



PhilHealth Updates

Circular No. 2018-0014: Documentary Requirements for Claims Reimbursements and Medical Prepayment Review of Claims (Revision 1)

This circular was issued to establish the guidelines on requiring the Claim Form (CF4) to facilitate systematic data collection and evaluation of claims for payment.

SCOPE

This policy covers All Case Rate (ACR) claims of eligible PhilHealth beneficiaries in PhilHealth accredited health care institutions, with exceptions indicated under General Guidelines of this issuance.

GENERAL GUIDELINES

A. All claims for reimbursement should be accompanied by the CF4 following the prescribed format and photocopies of the corresponding laboratory and imaging results.

B. The CF4 shall replace the requirement for Certified True Copy (CTC) of the complete clinical charts for four (4) conditions (pneumonia, urinary tract infection, acute gastroenteritis and sepsis).

C. eClaims compliant Healthcare Institution (HCI) shall scan the above

required documents and attach them during claim application transmission;

D. This policy shall not cover claims directly filed with PhilHealth and those involving confinements abroad. Likewise, this Circular shall not apply to the following packages/benefits as their current required documentary requirements shall still apply:

1. Z-Benefit packages;
2. Outpatient HIV /AIDS Treatment
3. Outpatient Malaria Package
4. Animal Bite Treatment
5. TB-DOTS
6. Antenatal Care Package
7. Normal Spontaneous Delivery
8. Maternity Care Package
9. Newborn Care Package
10. Subdermal Contraceptive Implant Package
11. Intrauterine Device Insertion Package
12. No-scalpel Vasectomy
13. Resuscitation Package and,
14. Referral Package

E. Claims related to deliveries such as normal deliveries; Cesarean section; other methods of deliveries; and intrapartum monitoring shall use Claim Form 3.

F. Improperly accomplished or illegible CF4 and/ or incomplete attachments shall be returned to the Healthcare providers

(HCPs).

G. PhilHealth reserves the right to subject any and/or all claims application to medical prepayment review;

H. PhilHealth reserves the right to request certified true copies of the complete clinical charts when additional information is necessary. Non-compliance to the request shall result in denial of the claim.

PENALTY CLAUSE

PhilHealth may deny or reduce the payment of claims when such claims are attended by false or incorrect information and when the claimants fails without justifiable cause to comply with pertinent rules and regulation of this Act.

This Circular took effect for admissions last September 1, 2018.

Circular No. 2018-0006: Guidelines on the Use of Electronic Collection Reporting System (ECRS)

This Circular was issued to provide guidance to Accredited Collecting Agents (ACAs) on the use of the Electronic Collection Reporting System (ECRS) The use of ECRS shall be mandated to support the National Health Insurance Program in providing the members access to quality health care services through

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proper and timely reporting and posting of premium contributions of members. All ACAs are advised to observe the following guidelines:

A. Requesting access to ECRS

1. The ACA shall secure a copy of the Non-Disclosure Agreement (NDA) from PhilHealth to be filled out and signed by President and CEO of the ACA or its authorized signatories.
2. The ACA shall submit the duly signed NDA together with the following:
 - a. Names of nominated users (maximum of five) and their respective contact details;
 - b. Copies of company identification (ID) cards of the nominated users;
 - c. Device information of designated computers which digital certificate shall be installed/ stored.
3. The ACA shall receive the digital certificate and install it to the computers to be used to access ECRS.
4. The ACA shall regularly update PhilHealth of the list of users and their details whenever possible and needed.

B. Accessing the ECRS

1. The user shall clear the cache of the web browser.
2. The user shall access the ECRS link, <http://ecrs-svr/> or through the PhilHealth website, www.philhealth.gov.ph.
3. The user shall log-in to ECRS using the user account granted by PhilHealth.

C. Upload daily the Abstract Collection Report (RF2) to ECRS

1. Upon logging in, the user shall click the RF2 File under the Uploading and upload the RF2 file.
2. The user shall ensure the following details in the RF2 file to avoid errors:
 - a. The file format should be in accordance with the prescribed text file format provided by PhilHealth.
 - b. The ACA code and ACA acronym are matched in the data library of PhilHealth.
 - c. The Bank Routing Symbol Transit Number (BRSTN)/ Branch Code (BD) used is/are active.
 - d. Only one transaction date is used.
 - e. No blank field/ column, except if SPA Number is provided under

the Payor's Name, Member Type and Applicable Period are allowed to be blank.

- f. SPA Number should be provided under the Payor's Name for employer payments.
 - g. SPA Number should be valid and unique, and must compose of the prefix SPA +12 digit.
 - h. PhilHealth Number must be 12-digit and compliant with the PIN algorithm.
 - i. Member Types shall be P,G,V,I,S,F,L,H,K,E,M,D or Q only.
 - j. Applicable period must not be less than January 1997 and not more than five years from current year.
 - k. If ACA is using PhilHealth Agents Receipt(PAR), it should start with 3 and consist of 9 digits.
 - l. Transaction Amount should be 0.00 or above.
3. The user shall click the OK button to display the result of the uploading.

For the full versions of the Circulars, please refer to the PhilHealth website at www.philhealth.gov.ph

SSS Updates

Circular Order No. 2018-015: Implementing Guidelines on Pension Loan Program (PLP) for SSS Retiree Pensioners

This Circular was issued pursuant to SSC Resolution No. 341-s. 2018 dated 25 April 2018 which approves the implementation of Pension Loan Assistance Program for SSS retiree pensioners. The following are the guidelines:

A. Coverage

Pension loan shall be offered to SSS retiree pensioners who meet the qualifying conditions. SSS retiree pensioners under the Portability Law and under the care and custody of a guardian are excluded from this program.

B. Qualifications

A retiree pensioner must be:

1. 80 years of age or below at the end of the month of loan term;
2. Have no deductions from his / her monthly pension;
3. Have no existing advance pension under the SSS Calamity Package; and
4. Receiving his/her regular monthly pension for at least six (6) months and status is "Active".

C. Loan Amount

The loan amount that may be availed is based on the basic monthly pension (BMP) together with the P1,000.00 additional benefit. However, dependent's pension, if any, is not included.

D. Interest Rate

The loan shall incur an interest rate of 10% per annum until fully paid, computed on a diminishing principal balance.

SSS shall waive the collection of 1% service fee as a means to subsidize the payment of premium of the Credit Life Insurance (CLI) by the pension loan borrower.

E. Credit Life Insurance

All pension loan borrowers shall be covered by CLI.

F. Processing and release of pension loan

A pension loan shall be processed within the day of filing.

G. Loan renewal

Pensioners shall be allowed to renew their pension loan after full payment of the current loan.

H. Documentary requirements

The pension loan borrower shall present and submit personally the original and photocopy of any of the following to any SSS branch:

- Social Security (SS) ID;
- Unified Multi-Purpose Identification (UMID) card;
- Passport; or
- Two (2) valid IDs, both with signature and at least one with photo

I. Effectivity

Pilot implementation was conducted on August 15, 2018. It was implemented nationwide last September 3, 2018.

For the full version of the Circular, please refer to the SSS website at www.sss.gov.ph.

HDMF Updates

Circular No. 402: Determination of Loanable Amount Based on Capacity to Pay and Loan-to-Appraised Value Ratio under Pag-Ibig Fund End-User Home Financing Program

The guidelines under this Circular were issued pursuant to the approval of the Management Committee in relation to the determination of loanable amount based on the capacity to pay and loan-to-appraised value ratio under Pag-Ibig fund end-user home financing program.

1. Loanable Amount Based on Capacity to Pay

The loanable amount shall be limited to an amount for which the monthly repayment shall not exceed thirty-five percent (35%) of the borrower's gross monthly income. In case of tacked loans, the individual gross monthly income of at most three (3) borrowers shall be considered.

2. Loanable Amount Based on LTV Ratio

The ratio of the loan amount to the appraised value of the collateral shall not exceed the following:
Up to the Economic Housing Limit:

Loanable Amount	LTV Ratio
Up to the Economic Housing Limit	95%

Over the Economic Housing Limit up to P6,000,000	90%
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The foregoing provisions shall repeal Item Nos. 4.1.2 and 4.2.1 of Pag-IBIG Fund Circular No. 396, or the *Modified Guidelines on the Pag-IBIG Fund End-User Home Financing Program*. All other terms and conditions of the said Circular that are consistent with the above provisions shall continue to be in full force and effect.

For the full version of the circular, please refer to HDMF website at www.pagibigfund.gov.ph.

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Department Order No. 195-18: Rules Amending Section 10 of Rule VIII of the Implementing Rules and Regulations of the Labor Code on Wage Deduction

This Department Order published the amended rule of the labor code on wage deduction (Section 10b Wage Deduction of Rule VIII Payment of Wages) to read as follows:

“Sec. 10. Wage deduction- Deductions from the wages of the employees may be made by the employer in any of the following:

a. xxx xxx xxx

b. When the deduction is with the written authorization of the employees for payment to THE EMPLOYER or a third person and the employer agrees to do so, provided that the latter does not receive any pecuniary benefit, directly or indirectly, from the transaction.”

This issuance was signed on July 27, 2018 and took effect fifteen days after its publication in a newspaper of general circulation.

For the full version of the Department Order, please refer to DOLE website at www.dole.gov.ph.

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