

PHILHEALTH CIRCULARNo. 2026-0017

FOR : ALL PERSONS WITH DISABILITY, NATIONAL GOVERNMENT AGENCIES, LOCAL GOVERNMENT UNITS AND OTHER GOVERNMENT OFFICES, PRIVATE EMPLOYERS, AND ALL OTHERS CONCERNED

SUBJECT : Coverage of Persons with Disability in the National Health Insurance Program

I. RATIONALE

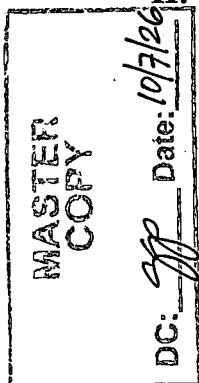
Republic Act No. 11228 mandates the automatic enrollment of all Persons with Disability in the National Health Insurance Program, with the corresponding premium subsidized by the National Government, except where a Direct Contributor is bound by an employer-employee relationship, in which case the premium is shared equally between the employer and the National Government. This shall be implemented consistent with the broader membership and financing framework established under Republic Act No. 11223.

The subsequent issuance of National Council on Disability Affairs (NCDA) Administrative Order No. 001, series of 2026, introduced the Unified Persons with Disabilities ID System (UPWDIS), an identification platform that draws the Department of Health's Philippine Registry of Persons with Disability (PRPWD) into a single, centrally administered database jointly maintained by the NCDA and the Department of Social Welfare and Development (DSWD). This Circular, as approved through PhilHealth Board Resolution No. 3090, aligns PhilHealth's registration, validation, and premium administration procedures with that system.

II. OBJECTIVES

This PhilHealth Circular seeks to:

1. Ensure the automatic registration of all qualified Persons with Disability under the National Health Insurance Program;
2. Establish the UPWDIS, together with the incorporated PRPWD, as the basis for verifying disability status; and
3. Implement Republic Act No. 11228 and the corresponding Implementing Rules and Regulations (IRR) in a manner consistent with NCDA Administrative Order No. 001, series of 2026.



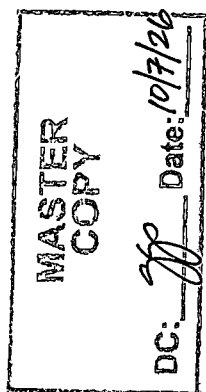
III. SCOPE

This PhilHealth Circular governs the registration, membership record updating, premium contribution, and benefit availment of Filipino Persons with Disability, including qualified dependents, who are included in the UPWDIS, together with the integrated PRPWD. This Circular applies without regard to age, gender, ethnicity, or socio-economic status, consistent with Republic Act No. 11228 and the IRR.

IV. DEFINITION OF TERMS

For purposes of this PhilHealth Circular:

- A. Department of Social Welfare and Development (DSWD)** – the national government agency that jointly administers the UPWDIS together with the NCDA.¹
- B. Direct Contributors** – those who have the capacity to pay premiums, are gainfully employed and are bound by an employer-employee relationship, or are self-earning, professional practitioners, migrant workers, including their qualified dependents, and lifetime members.²
- C. Indirect Contributors** – all others not included as direct contributors, as well as their qualified dependents, whose premium shall be subsidized by the national government, including those who are subsidized as a result of special laws.³
- D. National Council on Disability Affairs (NCDA)** – the government agency mandated to be the lead body for policy-making, planning, monitoring, coordinating, and advocating for the prevention of the causes of disability, rehabilitation, and the equalization of opportunities within a rights-based society for Persons with Disability, as well as for leading the implementation of related programs and projects.⁴
- E. Persons with Disability** – Filipinos who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.⁵
- F. Persons with Disability Affairs Office (PDAO)** – an LGU office established under R.A. 10070, An Act Establishing an Institutional Mechanism to Ensure the Implementation of Programs and Services for Persons with Disability. The PDAO is responsible for implementing programs and services for persons with disability, as well as formulating and coordinating policies and plans related to their empowerment, rights, and welfare.⁶



¹Article V, Section 1, NCDA Administrative Order No. 001, s. 2026

²Section 4(f) of R.A. No. 11223 (UHC Act)

³Section 4(o) of R.A. No. 11223 (UHC Act)

⁴Executive Order No. 232, s. 1987, as amended by Executive Order No. 709 s. 2008

⁵Section 2, Implementing Rules and Regulations (IRR) of R.A. No. 11228

⁶Section 1, R.A. No. 10070

- G. PhilHealth Accounts Information Management Specialists (PAIMS)** – designated Accounts Officers assigned to manage and monitor a specified number of employer accounts and tasked to coordinate with the employers as the Corporation's conduit. The PAIMS shall also ensure employer compliance with PhilHealth membership, registration, premium remittance and reportorial requirements.
- H. PhilHealth Employers' Engagement Representative (PEER)** – the employer's authorized officer/personnel assigned to handle the updating of membership registration and enrollment, premium remittance and reporting, and facilitate the empowerment of the employee members on the rights and benefits of PhilHealth members.
- I. Philippine Identification System (PhilSys)** – the government's central identification platform for all citizens and resident aliens of the Philippines. An individual's record in the PhilSys shall be considered official and sufficient proof of identity.⁷
- J. Philippine Registry of Persons with Disability (PRPWD)** – the national registration and reporting system for specific types of disabilities and the issuance of identification numbers. The system is deployed in Local Government Units (LGUs) that administer the registration of Persons with Disability and the issuance of Persons with Disability identification cards.⁸
- K. PWD Registry** – the registry used by PhilHealth to validate the disability status of a member, which shall be the DOH Philippine Registry of Persons with Disability (PRPWD) during the transition period under Section VI, and the Unified Persons with Disabilities ID System (UPWDIS), with the integrated PRPWD, upon issuance of the PhilHealth advisory declaring the UPWDIS fully operational.
- L. Unified Persons with Disabilities ID System (UPWDIS)** – the digitally integrated, nationally recognized identification system for Persons with Disability established under NCDA Administrative Order No. 001, series of 2026. The UPWDIS is centrally administered by the NCDA and the DSWD, incorporates the PRPWD, and is designed to interoperate with other government identification, health, and social protection databases.⁹

POLICY STATEMENTS

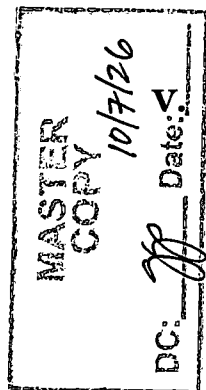
A. Coverage

All Persons with Disability included in the PWD Registry are automatically covered under the National Health Insurance Program, without regard to gender, age, or ethnicity, pursuant to Republic Act No. 11228 and the IRR.

⁷Section 6, R.A. No. 11055, An Act Establishing the Philippine Identification System

⁸Section 4, Implementing Rules and Regulations (IRR) of R.A. No. 11228

⁹Articles II, III, and V, NCDA Administrative Order No. 001, s. 2026



B. Basis for Validation

The PWD Registry, currently the DOH Philippine Registry of Persons with Disability (PRPWD) and eventually the Unified Persons with Disabilities ID System (UPWDIS), shall serve as PhilHealth's primary and controlling reference for registering, validating, updating, and tagging the membership records of Persons with Disability, in coordination with the NCDA, the DSWD, the Department of Health, and concerned local government units, pursuant to NCDA Administrative Order No. 001, series of 2026 and the IRR of Republic Act No. 11228.

C. Role of Local Government Units

Local government units, through the respective Persons with Disability Affairs Offices (PDAOs), shall take primary responsibility for the registration of Persons with Disability. The PDAO shall issue the official PWD ID card and ensure that the corresponding records are encoded and updated in the PRPWD and, subsequently, in the UPWDIS.¹⁰

D. Registration and Updating of Records for Persons with Disability

1. Centralized Matching

PhilHealth shall regularly cross-match the Membership Database with the PWD Registry to identify and validate members with disability status. The verified PWD ID Number and other details shall then be recorded in the membership database profile of each concerned member.

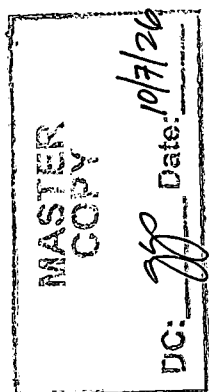
2. Walk-in Registration

A Person with Disability may register in person at the nearest Local Health Insurance Office (LHIO) by submitting a duly accomplished PhilHealth Member Registration Form (PMRF) together with a photocopy of the PWD ID. The receiving office shall validate the applicant's information against the PhilHealth Membership System and the PWD Registry. Once validated, the office shall complete the registration, reclassification, or record updating and issue the Member Data Record (MDR) together with the PhilHealth Card.

3. Employer-Facilitated Registration

All employed Persons with Disability shall be reclassified under Indirect Contributor – Employed Persons with Disability membership category with premiums shared in accordance with Section V(H). Employers may, on a voluntary basis, assist their employees in registration or updating their records by submitting through the employer's PEER in coordination with the concerned PAIMS, or via walk-in submission at the nearest LHIO, the following:

- a. A duly accomplished PMRF;
- b. A photocopy of the employee's PWD ID; and
- c. An Employer Certification on the Employment of Persons with Disability (Annex A)



¹⁰Section 5, IRR of R.A. No. 11228

Upon receipt, PhilHealth shall validate these documents against the PWD Registry and issue a corresponding PhilHealth UPWDIS/PRPWD Verification Report (Annex B) confirming the employees whose disability status has been verified.

E. Reclassification of Existing Members

1. Other Direct Contributors

Self-Earning Individuals, Professional Practitioners, Overseas Filipino Workers, and other Direct Contributors without employer-employee relationship shall be reclassified as Indirect Contributor Persons with Disability once verified in the PWD Registry. The National Government shall fully subsidize the premiums.

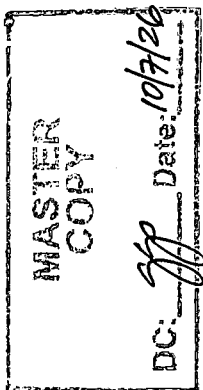
2. Other Indirect Contributors

Persons with Disability who are already classified under other Indirect Contributor categories shall remain under Indirect Contributor membership type. Their PWD details shall be captured in their membership record alongside all co-existing Indirect Contributor categories. The determination of their primary category within the Indirect Contributor type shall be based on the availability of funding allocation.

3. A Person with Disability below twenty-one (21) years of age who is unmarried, unemployed, and without children shall, upon verified inclusion in the PWD Registry, be registered as a principal member for purposes of implementing RA 11228, without prejudice to applicable rules on qualified dependents.
4. PhilHealth shall maintain a system audit trail of all reclassifications, tagging, and remarks made under this Section for monitoring and reporting purposes.

F. Registration Pending Confirmation in the PWD Registry

1. A Person with Disability who presents a valid PWD ID, medical certificate, or other supporting documents at walk-in registration, but whose inclusion in the PWD Registry is not yet confirmed, shall retain the existing membership category and be tagged "For Verification." Pending confirmation, the member shall continue paying the premium applicable to that category.
2. Members tagged "For Verification" shall be advised to coordinate with the concerned local government unit to facilitate confirmation of inclusion in the PWD Registry, and the concerned LHIO shall assist by furnishing the relevant PDAO with the list of such members.
3. Pending confirmation in the PWD Registry, a member tagged "For Verification" shall continue to be entitled to NHIP benefits in accordance with existing PhilHealth policies, including immediate eligibility. However, classification as Indirect Contributor and the premium subsidy treatment, shall be subject to confirmation in the PWD Registry.



G. Member Verification and Liveness Check

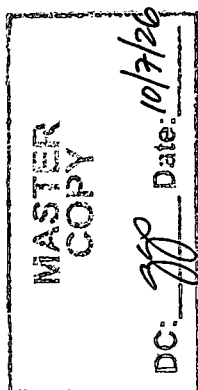
All registration, record updating, and YAKAP transactions at LHIOs, YAKAP Caravans, or similar venues require identity and liveness verification through the PhilHealth Check Utility (PCU), which depends on PhilSys registration. Without PhilSys registration, verification will fail, and the member must present valid proof of identity. Members may also self-verify via the PCU on personal devices, or update membership records and contact details through the PhilHealth Member Portal or the eGov PH Super App. LHIOs and YAKAP Clinics shall actively encourage both PhilSys registration and use of these online channels to ease onsite processing.

H. Premium Contributions

1. The premium of a Person with Disability classified as Indirect Contributor without employer-employee relationship is fully subsidized by the National Government. Where classified as Indirect Contributor with employer-employee relationship, the premium is instead shared equally between the employer and the National Government, with the employer's share remitted in accordance with the applicable premium contribution schedule and the portion corresponding to the National Government's share reflected as non-collectible from the member.
2. Benefits and other entitlements under the PWD classification shall apply once the requirements are complied with. For employed Persons with Disability, the portion corresponding to the National Government share shall be reflected as non-collectible from the member beginning in the month when the employer submits the complete requirements. For non-employed Persons with Disability, the subsidy shall apply starting in the calendar year when the member is confirmed and included in the PWD Registry.

I. Benefit Entitlement

1. Persons with Disability are entitled to the same immediate eligibility afforded all Filipinos under the National Health Insurance Program, together with the full range of PhilHealth benefits, including No Balance Billing or No Co-Payment policy, in accordance with existing PhilHealth policies.
2. Consistent with Republic Act No. 10754 and the corresponding implementing guidelines, PhilHealth-accredited health care institutions shall apply the 12% VAT exemption to total charges first, then apply the 20% Persons with Disability discount to the resulting balance, before deducting any other PhilHealth benefit; only after these deductions may the institution file the claim.
3. A Person with Disability may avail of the Yaman ng Kalusugan Program (YAKAP) by selecting and being assigned to an accredited primary care provider or YAKAP Clinic of choice and undergoing the required First Patient Encounter (FPE), subject to applicable rules on assignment, selection, transfer, and benefit availment. The member may personally perform this selection and assignment through the PhilHealth Member Portal or the eGov PH Super App, or by visiting the nearest LHIO.



J. Information Dissemination

PhilHealth, through the LHIOs and in coordination with local government units, the NCDA, the DSWD, the Department of Health, and accredited YAKAP Clinics, shall inform Persons with Disability of the rights and responsibilities under this PhilHealth Circular through official advisories, digital platforms, member notifications, and community-based campaigns such as YAKAP Caravans and barangay assemblies.

K. Monitoring and Evaluation

PhilHealth, in coordination with relevant government agencies, non-government organizations, and civil society organizations, shall periodically monitor and evaluate the implementation of this PhilHealth Circular based on enrollment, benefit availment, and related statistics, and shall review and enhance this policy as necessary.

VI. TRANSITORY PROVISION

As the UPWDIS was established only in July 2026, and access by PhilHealth Regional Offices (PROs) and LHIOs remains subject to coordination with the NCDA and the DSWD, the following transitory arrangements shall apply for the duration of the three (3)-year transition period under Article VIII of NCDA Administrative Order No. 001, series of 2026, or until the UPWDIS becomes fully operational, whichever comes first:

A. Pending Full UPWDIS Access

1. Interim Validation

Validation shall be conducted through the PRPWD, to which the PROs and LHIOs already have access.

2. Tagging

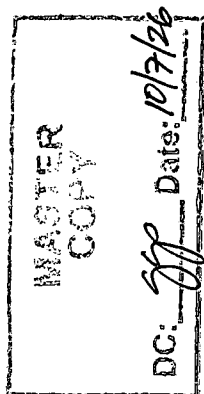
A member whose record cannot be confirmed in the PRPWD but who presents proof of disability, such as a valid PWD ID Card or medical certificate, or who has an apparent disability, shall be tagged as "For Verification" while inclusion in the PWD Registry is being processed. Such tagging shall remain valid for the calendar year in which the status was applied.

3. Annual Revalidation

Records tagged as "For Verification" shall be revalidated at year-end through cross-matching.

4. Subsequent Confirmation

A member subsequently confirmed shall have the member record updated accordingly and shall be classified as an Indirect Contributor from the date of tagging for purposes of membership record updating, subject to PhilHealth's applicable rules on premium contribution posting and adjustment.



5. Membership Tagging for Employed Persons with Disability

Pending the availability of membership tag in the PhilHealth database for "Indirect Contributor – Employed Persons with Disability," PhilHealth shall capture and record the employee's PWD ID Card details for registration and record updating. Once tagging becomes operational, validated records shall be automatically updated without member or employer resubmission.

B. Upon Full UPWDIS Implementation

1. Once the UPWDIS, with the PRPWD fully incorporated, becomes fully operational, PhilHealth shall issue a public advisory to that effect.
2. Only a member confirmed in the UPWDIS may be classified as an Indirect Contributor on the basis of disability status.

VII. PENALTY CLAUSE

- A. Violations of this Circular are subject to the penal provisions of RA No. 7277, as amended by RA No. 11228; RA No. 7875, as amended; RA No. 11223; and NCDA AO No. 001, series of 2026, together with the respective implementing rules, without prejudice to any other civil, criminal, or administrative liability. The submission or use of falsified, expired, cancelled, or fraudulently obtained identification or registry records for purposes of registration, tagging, premium subsidy, or benefit availment is strictly prohibited and shall result in correction of the affected membership record, recovery of any benefit or subsidy improperly availed, and such other liability as may apply.
- B. A member subsequently found not to be a Person with Disability shall have that registration cancelled, retained in the system for audit purposes rather than physically deleted, without prejudice to appropriate legal action.

VIII. REPEALING CLAUSE

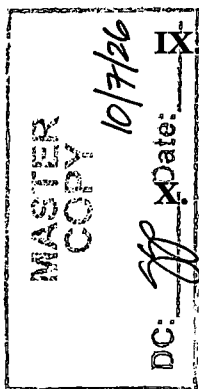
All prior issuances, circulars, and regulations inconsistent with this PhilHealth Circular are deemed repealed, amended, or modified accordingly.

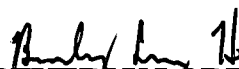
SEPARABILITY CLAUSE

Should any provision of this PhilHealth Circular be declared invalid, the remaining provisions unaffected by such declaration shall continue in force.

DATE OF EFFECTIVITY

This Circular shall be published in a newspaper of general circulation or in the Official Gazette, filed with the Office of the National Administrative Register at the University of the Philippines Law Center, and shall take effect immediately upon publication. Operational implementation of provisions requiring system enhancements shall be governed by additional advisories and issuances.




BEVERLY LORRAINE C. HO, MD, MPH
Acting President and Chief Executive Officer

Date signed: 10/07/2026

PC: Coverage of Persons with Disability in the National Health Insurance Program

Annex A: Employer Certification on the Employment of Persons with Disability

This is to certify that the Persons with Disability listed herein are currently employed in this agency/establishment based on the employment records.

This Certification is issued to confirm employment for registration, membership record updating, and reclassification as Indirect Contributor – Employed Persons with Disability under the National Health Insurance Program (NHIP).

Date of Certification: _____

Employer's Name: _____

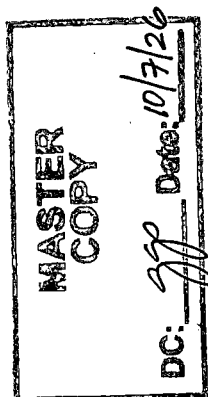
PhilHealth Employer Number (PEN): _____

No.	PIN	Last Name	First Name	Middle Name	Suffix	Date of Birth (mm/dd/yyyy)	Sex	PWD ID Number	PWD ID EXPIRATION DATE (mm/dd/yyyy)

The employer certifies that the information provided in this Certification is true and correct based on the employer's employment records. Any misrepresentation or false declaration shall be dealt with in accordance with applicable laws, rules, and regulations.

Issued this ____ day of _____, 20____.

Signature over Printed Name
Head of Agency or Authorized Representative
Position/Designation



Annex B: PhilHealth UPWDIS/PRPWD Verification Report



Republic of the Philippines

PHILIPPINE HEALTH INSURANCE CORPORATION

Citystate Centre, 709 Shaw Boulevard, Pasig City

(02) 8662-2588 www.philhealth.gov.ph

PhilHealthOfficial X teamphilhealth

Date: _____

[Name of Employer / Company]

[Address]

SUBJECT: UPWDIS/PRPWD Validation Results for Employees

Dear Sir/Madam:

This is a system-generated letter and does not require a signature.

Please be informed that the Persons with Disability reported in the Employer Certification on the Employment of Persons with Disability (Annex A) dated _____ have been evaluated against the Unified Persons with Disabilities ID System (UPWDIS) and/or the Department of Health-Philippine Registry of Persons with Disability (DOH-PRPWD), as applicable (the "PWD Registry").

MASTER COPY 10/7/26 JF	No.	PIN	Name of Employee (Last, First, MI)	Persons with Disability Identification Number
	Employees with Confirmed UPWDIS/PRPWD Inclusion			
	1			
	2			
	Employees without Confirmed UPWDIS/PRPWD Inclusion			
	1			
DC:	2			

The employees listed under "Employees with Confirmed UPWDIS/PRPWD Inclusion" have been processed in the PhilHealth Membership System in accordance with PhilHealth Circular No. _____, s. 2026, and the applicable operational procedures.

For the employees listed under "Employees without Confirmed UPWDIS/PRPWD Inclusion," the employees to coordinate with the respective LGU or PDAO for possible inclusion in the PWD Registry. PhilHealth reiterates that submission of falsified, spurious, cancelled, or fraudulently obtained PWD Identification Cards is strictly prohibited and may result in administrative, civil, or criminal liability.

For inquiries or clarifications, please contact this Office at [_____]. For guidance and compliance.

Very truly yours,

[Name of Regional Vice President]
Regional Vice President, PhilHealth Regional Office _____

