Republic of the Philippines  
HOUSE OF REPRESENTATIVES  
Quezon City, Metro Manila  

EIGHTEENTH CONGRESS  
Second Regular Session  

HOUSE BILL NO. 7325  

Introduced by **ANG PROBINSYANO**  
Party-List Representative Alfred Delos Santos  

**EXPLANATORY NOTE**

While many people think that public service is noble, the government is still finding it difficult to attract and retain talented personnel. This is mainly due to the great disparity between the salary packages that the government offers, privileges enjoyed, and other benefits being offered by private employers, specifically health insurance coverage. At present, our fellow government employees are only receiving health insurance coverage from PhilHealth, which admittedly may not be enough or tedious to avail when the need arises. It is also observed that there are certain services in the private HMO health packages which are not included in the minimum services and benefit package for PhilHealth beneficiaries.

Thus, in recognition of the sacrifices of our fellow government servants, this representation believes that it is imperative to give better health insurance coverage to government employees. Through this bill, government employees will be given additional health insurance coverage from private health maintenance organizations (HMOs) at a certain minimum amount. Moreover, this bill provides a higher health coverage amount for uniformed personnel of the PNP and members of the Armed Forces of the Philippines in recognition of the fact that they are almost always in danger due to the nature of their jobs.

It is hoped that through this legislation, we can show gratitude to our fellow public servants who have been selflessly lending us their time and talents as we all work towards a better and more progressive governance.

**ALFRED C. DELOS SANTOS**  
Representative, Ang Probinsyano Party-List
Republic of the Philippines
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AN ACT
GRANTING PRIVATE HEALTH INSURANCE COVERAGE TO GOVERNMENT EMPLOYEES

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

SECTION 1. Short Title.—This Act shall be known as the “Expanded Health Insurance for Government Employees Act of 2020.”

SECTION 2. Expansion of health insurance coverage for government employees—Employees occupying plantilla positions in any government agency, instrumentality, including government owned and controlled corporations, whether in permanent or temporary status, shall be entitled to a health insurance coverage provided by a duly authorized private health maintenance organization (HMO) by the Insurance Commission.

Personnel of the Armed Forces and the Philippine National Police shall also be included in the coverage of this Act.

SECTION 3. Minimum health insurance coverage—Every employee entitled to receive the expanded health insurance coverage, except uniformed personnel of the Philippine National Police and members of the Armed Forces, shall receive no less than one hundred thousand pesos (P 100,000.00) of health insurance coverage, which shall include medical, laboratory, and dental coverage.

The minimum health insurance coverage for uniformed personnel of the PNP and members of the Armed Forces shall not be less than one hundred fifty thousand pesos (P 150,000.00).
SECTION 4. Appropriations – The amounts necessary to implement the provisions of this Act shall be included in the annual budget of every government agency, instrumentality, GOCCs, PNP, and the Armed Forces of the Philippines in the General Appropriations Act.

SECTION 5. Separability Clause. – If any provision or part of this Act is held invalid or unconstitutional, the remaining provisions or parts unaffected shall remain in full force and effect.

SECTION 6. Repealing Clause. – All laws, executive orders, presidential decrees or issuances, letters of instruction, administrative orders, rules, and regulations contrary to or inconsistent with the provisions of this Act are hereby repealed, amended, or modified accordingly.

SECTION 7. Effectivity Clause. – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,