



CITY ORDINANCE NO. _____

AN ORDINANCE ESTABLISHING THE TUGUEGARAO CITY HEALTH INSURANCE SUPPORT PROGRAM FOR INDIGENTS, LOW-INCOME INDIVIDUALS, AND VULNERABLE SECTORS, AND PROVIDING FUNDS THEREFOR

Authored and Sponsored by:

**HON. MARK ANGELO B. DAYAG
HON. MARIEL AYNALING-CALIMAG
HON. LOPE B. APOSTOL
HON. MYRNA G. TE
HON. ANTHONY C. TUDDAO
HON. CERENE PEARL T. QUILANG
HON. RESTITUTO C. RAMIREZ**

WHEREAS, Article II, Section 15 of the 1987 Philippine Constitution declares that “The State shall protect and promote the right to health of the people and instill health consciousness among them;”

WHEREAS, Section 11, Article XIII of the same Constitution mandates the adoption of an integrated and comprehensive approach to health development, making essential goods, health, and other social services available to all the people at affordable cost;

WHEREAS, Republic Act No. 11223 or the Universal Health Care (UHC) Act ensures that all Filipinos are guaranteed equitable access to quality and affordable health care services, and mandates the automatic inclusion of all citizens in the National Health Insurance Program (NHIP) administered by the Philippine Health Insurance Corporation (PhilHealth);

WHEREAS, despite the implementation of the Universal Health Care Law, many residents of Tuguegarao City, particularly those from marginalized and vulnerable sectors, remain uninsured or underinsured due to financial limitations or lack of access to government services;

WHEREAS, Section 16 of Republic Act No. 7160 or the Local Government Code of 1991 empowers local government units to promote the general welfare of their constituents, including the provision of adequate health services and programs;

WHEREAS, the City Government of Tuguegarao acknowledges the importance of investing in health insurance as a proactive strategy to prevent financial hardship due to illness, reduce the burden on local health facilities, and improve the overall quality of life of its citizens;

WHEREAS, there is a need to institutionalize a city-wide health insurance support program that will subsidize premium payments for qualified indigent and vulnerable residents, thereby ensuring equitable access to

NOW, THEREFORE be it **ORDAINED** by the Tenth City Council of Tuguegarao in session assembled, to enact:

SECTION 1. SHORT TITLE. This Ordinance shall be known as the “*TUGUEGARAO CITY HEALTH INSURANCE SUPPORT ORDINANCE (TCHISO)*.”

SECTION 2: DECLARATION OF POLICY. It shall be the policy of the City Government of Tuguegarao to uphold and protect the right to health of all its residents by ensuring universal and equitable access to quality and affordable health care services.

Towards this end, the City shall establish and institutionalize a health insurance support program to assist indigent, marginalized, and vulnerable constituents in obtaining and maintaining health insurance coverage, including but not limited to PhilHealth and other accredited health insurance providers.

SECTION 3. OBJECTIVES. This ordinance shall pursue the following objectives:

- a. Provide financial assistance to eligible residents of Tuguegarao City by subsidizing their health insurance premiums, including PhilHealth and/or other accredited insurance providers;
- b. Improve access to quality health care by increasing the number of insured individuals, especially among indigent, low-income, and vulnerable sectors;
- c. Reduce out-of-pocket medical expenses and protect families from financial hardship due to hospitalization, serious illness, or accidents;
- d. Support the implementation of the Universal Health Care Act at the local level by complementing national efforts with localized, targeted insurance support, and;
- e. Promote preventive and primary health care by encouraging early enrolment in health insurance programs and regular use of health services;

SECTION 4. DEFINITION OF TERMS. For the purpose of this Ordinance, the following terms are hereby defined:

1. **Resident** – refers to a person who is an actual resident of Tuguegarao City and is domiciled thereto.
2. **Health Insurance** – refers to a financial arrangement that provides coverage for medical expenses, either fully or partially, through pooled contributions or premiums paid by or on behalf of individuals.
3. **PhilHealth** – refers to the Philippine Health Insurance Corporation, a government-owned and controlled corporation that administers the National Health Insurance Program (NHIP), which aims to provide health insurance coverage and ensure affordable, accessible, and quality health care for all Filipinos.
4. **Tuguegarao City Health Insurance Support Program (TCHISP)** – refers to the program under this ordinance which is the local government initiative that provides financial and technical support to qualified residents of Tuguegarao City for the purpose of obtaining or maintaining health insurance coverage.
5. **Indigent** – An individual or household classified as poor or low-income based on the criteria set by the City Social Welfare and Development Office (CSWDO), or the Department of Social Welfare and Development (DSWD).
6. **Vulnerable Sectors** – Groups of individuals who are at higher risk of social and economic exclusion, including but not limited to senior citizens, persons with disabilities (PWDs), solo parents, low-income (ambulant vendor) workers, TODA members, and informal sector workers.

7. **Subsidy**– Financial assistance from the city government to help pay health insurance premiums.
8. **Beneficiary** – An individual who meets the eligibility criteria of the TCHISP and is approved to receive health insurance premium support from the City Government.
9. **City Health Office (CHO)** – The office responsible for overseeing public health programs in Tuguegarao City, including coordination and implementation of the TCHISP.
10. **Health Insurance Support Program Committee (HISPC)** - formulate program guidelines, screen and approve beneficiaries, ensure proper fund utilization.
11. **City Social Welfare and Development Office (CSWDO)** – The office responsible for identifying and validating qualified indigent and vulnerable individuals for inclusion in the TCHISP.

SECTION 5. ELIGIBLE BENEFICIARIES. The following are beneficiaries of this Ordinance:

1. Indigent Residents who are not currently enrolled in or supported by any national government health insurance subsidy program (such as those sponsored by the DSWD or PhilHealth);
2. Senior citizens (60 years old and above) who are not covered by PhilHealth or any private insurance and are financially incapable of paying for premiums.
3. Registered PWDs with valid identification from the Persons with Disability Affairs Office (PDAO), who are not enrolled in any health insurance and lack financial capability.
4. Certified solo parents under Republic Act No. 8972 (Solo Parents' Welfare Act) who are unemployed or underemployed and meet the low-income criteria as assessed by CSWDO.
5. Other marginalized sectors which includes informal workers, displaced workers, homeless individuals, and other vulnerable sectors identified by the CSWDO and approved by the Health Insurance Support Program Committee.

SECTION 6. COMPOSITION OF THE HEALTH INSURANCE SUPPORT PROGRAM COMMITTEE. For the purposes of this ordinance, a Health Insurance Support Program Committee is created and shall be composed of the following:

- a. City Mayor– Chairperson
- b. City Health Officer – Vice Chairperson
- c. City Social Welfare and Development Officer – Member
- d. City Budget Officer – Member
- e. City Treasurer – Member
- f. Chair, Committee on Health and Sanitation of the Sannguniang Panlungsod - Member

SECTION 7. POWERS AND FUNCTIONS OF THE HEALTH INSURANCE SUPPORT PROGRAM COMMITTEE. The Health Insurance Support Committee shall have the following powers and functions:

- a. Review and approve the list of qualified beneficiaries based on the criteria set in the ordinance;
- b. Develop and update the implementing rules and operational guidelines of the program;

- c. Monitor fund utilization and submit periodic reports to the Sangguniang Panlungsod;
- d. Recommend changes or enhancements to improve the program's reach and effectiveness;
- e. Coordinate with PhilHealth, public hospitals, and other health service providers for efficient delivery of services, and;
- f. Conduct public awareness activities to inform constituents about the program, its benefits, eligibility criteria, and application procedures;
- g. Serve as grievance body for disputes or appeals related to program eligibility or services.

SECTION 8. IDENTIFICATION AND VALIDATION OF BENEFICIARIES. In order to be identified as beneficiaries of this program, all applicants shall be subjected to the following procedures:

- a. The CSWDO shall conduct a comprehensive screening and profiling of potential beneficiaries based on the established eligibility criteria.
- b. A master list of qualified beneficiaries shall be compiled, verified, and updated annually or as needed.
- c. Validation shall include household visits, cross-checking with national databases such as master list of the DSWD, and consultation with barangay officials, if needed.

SECTION 9. ENROLMENT AND REGISTRATION WITH PHILHEALTH. The City Health Office (CHO), in coordination with PhilHealth and the CSWDO, shall facilitate the registration and membership of eligible beneficiaries under this ordinance.

The CHO will extend assistance to the beneficiaries which shall include filling out forms, document preparation, and submission to PhilHealth.

For previously registered members, the CHO shall facilitate renewal or reactivation of PhilHealth membership.

Once the beneficiaries are enrolled, a corresponding PhilHealth Identification Cards or other valid proof of insurance coverage, which will be distributed through the CHO and the barangay health units.

SECTION 10. PAYMENT OF PREMIUM CONTRIBUTIONS. The City Government shall release the payment of the premium subsidy on the following conditions:

- a. The City Treasurer's Office, upon recommendation from the CHO and CSWDO, shall process the release of funds for the payment of PhilHealth premiums of qualified beneficiaries;
- b. Payments shall be made directly to PhilHealth, with official receipts and supporting documentation for transparency and audit purposes.

SECTION 11. INFORMATION, EDUCATION, AND COMMUNICATION (IEC) CAMPAIGN. The City Government through the HIPSC shall regularly conduct public awareness activities to inform constituents about the program, its benefits, eligibility criteria, and application procedures.

IEC materials shall be distributed through barangay centers, health clinics, schools, and online platforms.

SECTION 12. COORDINATION WITH BARANGAYS AND LOCAL STAKEHOLDERS. Barangay Health Workers (BHWs) and officials shall play a key role in identifying potential beneficiaries, guiding them through the application process, and ensuring proper implementation at the community level.

SECTION 13. MONITORING, REPORTING, AND RECORDING. The Health Insurance Support Committee shall primarily monitor and evaluate the implementation of this program.

All beneficiary data, program activities, fund disbursements, and health service utilization shall be documented and encoded into a centralized database or digital tracking system maintained by the CHO, subject to the Republic Act No. 11213 or the Data Privacy Act.

Barangay Health Workers and barangay officials shall assist in gathering local-level data and reporting issues on the ground.

SECTION 14: PENALTIES AND SANCTIONS. To preserve the integrity of the TCHISP and ensure that its benefits are provided only to those truly eligible, the following penalties and sanctions shall apply:

- a. **Misrepresentation and Submission of False Information** - Any individual who knowingly submits false documents, makes untruthful declarations, or commits any act of misrepresentation in order to qualify as beneficiary or secure benefits for another unqualified individual shall be subject to the following:
 1. Disqualification from the program for a period of three (3) years;
 2. Full reimbursement of any premiums paid on their behalf;
 3. Recommendation of filing of appropriate criminal charges, including but not limited to falsification of public documents, perjury, or estafa, in accordance with the Revised Penal Code and other applicable laws.
- b) **Collusion or Fraud Involving Public Officials** - Any public official or employee who knowingly facilitates the inclusion of unqualified individuals, tampers with records, demands or receives bribes, commissions, or favors in exchange for enrollment; or fails to report known violations shall be subject to administrative sanctions pursuant to Civil Service rules and regulations, or any other criminal liabilities.

SECTION 15. GRIEVANCE AND DISCIPLINARY PROCEDURE. The City Health Insurance Support Program Committee has the sole authority to entertain reports or complaints related to the program. Due process shall be observed in the investigation and resolution of all complaints.

All complaints shall be entertained if supported by credible evidence in accordance with the implementing rules and procedures of this Ordinance.

SECTION 16. IMPLEMENTING RULES. The Office of the City Mayor shall formulate the necessary guidelines and administrative procedures for the effective execution of the subsidy program within ninety (90) days from the approval of the ordinance.

SECTION 17. FUNDING. An initial amount shall be appropriated which shall be sourced out from the Annual Budget of the City of Tuguegarao subject to the availability of funds and in accordance with the Local Government Code.

SECTION 18. SEPARABILITY CLAUSE. If any provision of this ordinance is declared invalid or unconstitutional by a competent court, the remainder of the ordinance shall remain in full force and effect.

SECTION 19. REPEALING CLAUSE. All ordinances, orders, rules, and regulations inconsistent with this Ordinance are hereby repealed or modified accordingly.

SECTION 20. EFFECTIVITY. This ordinance shall take effect fifteen (15) days after its approval and publication in a newspaper of general circulation in Tuguegarao City.