

PhilHealth Checklist

Registration requirements, the 2026 premium and payment rules for self-paying members. Sources: PhilHealth Circulars 2020-0005, 2026-0010, 2026-0011 and philhealth.gov.ph.

5%

Of monthly basic salary

₱500–₱5,000

Monthly premium (₱10k floor, ₱100k ceiling)

3–5 days

Online PIN processing

REGISTER: BRING THESE

- ☐ **PhilHealth Member Registration Form (PMRF)**
Two copies for walk-in. Capital letters, name exactly as on your birth certificate
- ☐ **Valid ID or PSA birth certificate**
PSA e-Certificates are accepted (Advisory 2026-0051)
- ☐ **Self-earning? Monthly income + proof of income**
e.g. BIR-received ITR or income declared in the PMRF
- ☐ **Declaring dependents?**
PSA birth or marriage certificates as proof of relationship

WHERE TO REGISTER

- ☐ **Employee**
Give the PMRF to HR; your employer gives you your MDR and ID
- ☐ **Everyone else**
Online: memberinquiry.philhealth.gov.ph (PIN by email in 3–5 working days), or an LHIO / PhilHealth Express

MONTHLY PREMIUM 2026

₱10,000 and below	₱500
₱20,000	₱1,000
₱30,000	₱1,500
₱50,000	₱2,500
₱100,000 and above	₱5,000

Employees pay half; the employer pays half. Self-earning members, professionals and land-based OFWs pay the full 5%.

SELF-PAYING MEMBERS

- ☐ **Get your SPA (Statement of Premium Account)**
By email/SMS or in the Member Portal. Required when paying; strict from 1 Jan 2027
- ☐ **Pay the full year by 31 December**
Grace period to 31 January; after that up to 1.5% interest a month
- ☐ **Missed 2019–2025?**
Ask for an interest waiver and installments by 31 Dec 2027 (Circular 2026-0010)

Your PIN is permanent. Don't register twice. Lost it? Check your MDR, ask HR, or visit a PhilHealth office. Hotline: (02) 8662-2588.

Guides: papelesph.com/philhealth-registration/ · papelesph.com/philhealth-id/ · Calculator: papelesph.com/tools/philhealth-contribution-calculator/

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