



Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
1071 United Nations Avenue  
Manila



Circular Letter (CL) No.:	2018-14
Date:	30 January 2018
Supersedes:	CL No. 2015-59

### CIRCULAR LETTER

**TO : ALL HEALTH MAINTENANCE ORGANIZATIONS (HMOs) DOING BUSINESS IN THE PHILIPPINES AND PLANHOLDERS/ HMO MEMBERS CONCERNED**

**SUBJECT : GUIDELINES IN THE HANDLING OF COMPLAINTS FILED AGAINST HEALTH MAINTENANCE ORGANIZATIONS**

**WHEREAS**, Executive Order No. 192, Series of 2015 (E.O. No. 192, s. 2015) transferred the regulation and supervision of health maintenance organizations (HMOs) from the Department of Health (DOH) to the Insurance Commission (IC);

**WHEREAS**, pursuant to E.O. No. 192, s. 2015, the IC was given the authority to formulate, adopt and implement such rules, regulations, and other issuances as may be necessary for the effective implementation of the aforementioned executive order;

**WHEREAS**, IC Circular Letter (CL) No. 2015-59 dated 22 December 2015 entitled, "Endorsement of all Complaints filed against HMOs with the Grievance Machinery of the Association of Health Maintenance Organizations of the Philippines (AHMOPI) for Mediation during the Transition Period" was issued;

**WHEREAS**, IC CL No. 2015-59 authorized AHMOPI, being the only association of HMOs at that time, to conduct mediation proceedings on all complaints endorsed by IC against any HMOs;

**WHEREAS**, the Philippine Association of Health Maintenance Organization Companies, Inc. (PAHMOC) was duly incorporated on 10 July 2017;

**WHEREAS**, there are now two (2) HMO associations that exist, the AHMOPI and the PAHMOC;

**WHEREAS**, in recognition of the existence of the two (2) associations, there is a need to set the guidelines in the handling of complaints and conduct of mediation proceedings against HMOs received by IC, regardless of whether such HMO are members of any HMO organization;