CIRCULAR LETTER

TO : ALL HEALTH MAINTENANCE ORGANIZATIONS (HMOs) DOING BUSINESS IN THE PHILIPPINES

SUBJECT : AMENDMENT OF THE EXTENSION OF TERM PROVISION OF CIRCULAR LETTER (CL) NO. 2019-12

In consideration of the request of the associations of HMOs, the Extension of Term Provision under Circular Letter No. 2019-12 is hereby revised as follows:

1. Extension of Term

a. "SHORT TERM" HMO Products
HMOs selling "SHORT-TERM" HMO products, the amended Agreements and contract forms of which have already been submitted to this Commission for evaluation and approval pursuant to Circular Letters No. 2017-19, 2018-20, 2018-54-A and 2019-12 may continue to sell the same pending the approval by this Commission until the non-extendable deadline of 31 October 2019.

Thereafter, no such HMO products shall be sold unless said products, their Agreements and contract forms have been approved by this Commission.

For strict compliance.

DENNIS B. FUNA
Insurance Commissioner