CIRCULAR LETTER

TO: ALL INSURANCE COMPANIES, MUTUAL BENEFIT ASSOCIATIONS (MBAs) AND HEALTH MAINTENANCE ORGANIZATIONS (HMOs), AND OTHER CONCERNED PERSONS

SUBJECT: A CALL FOR RESPONSIVE ACTION ON THE COVERAGE OF COVID-19 CORONAVIRUS-RELATED CONDITIONS IN HEALTH INSURANCE POLICIES AND HMO AGREEMENTS

WHEREAS, the Coronavirus Disease 2019 (COVID-19) has spread in different parts of the world, including the Philippines;

WHEREAS, the COVID-19 coronavirus outbreak has recently been characterized by the World Health Organization (WHO) as a pandemic;

WHEREAS, lawful health authorities have raised the Code Alert System for the COVID-19 coronavirus outbreak to Code Red Sublevel 2, following the sharp increase in the number of confirmed cases throughout the country;

WHEREAS, given the gravity of the COVID-19 coronavirus situation, this Commission finds the need to urge insurance companies, MBAs and HMOs to cover COVID-19 coronavirus-related claims made by policyholders or members in order to ensure access to medically necessary treatments and health care services;

NOW THEREFORE, pursuant to the authority of the Insurance Commissioner under Section 437 of the Insurance Code of the Philippines, as amended by Republic Act (RA) No. 10607 and Section 4 of Executive Order No. 192 (s. 2015), the following guidelines are hereby adopted and promulgated:

1. Coverage for COVID-19 related conditions. — All insurance companies, MBAs and HMOs are strongly encouraged to extend the coverage of their health insurance policies and HMO agreements to customers infected with
COVID-19 or any related conditions. Moreover, insurance companies, MBAs and HMOs are urged to waive provisions in their respective health insurance contracts and HMO agreements, such as but not limited to waiting periods, healthcare access to non-affiliated networks, exclusion of pandemic or epidemic, etc., that may become barriers to health care access and treatment. This call shall be understood to be only on a voluntary basis to be decided upon by each company on the basis of its financial standing.

2. **Separability Clause.** – If any provision of this Circular shall be held unconstitutional or invalid, the other provisions not otherwise affected shall remain in full force and effect.

3. **Effectivity.** – This Circular Letter shall take effect immediately.

[Signature]

DENNIS B. FUNA
Insurance Commissioner