



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



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| Circular Letter (CL) No.: | 2020-24       |
| Date:                     | 25 March 2020 |
| Amends:                   | None          |

### 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**

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**WHEREAS**, the Coronavirus Disease 2019 (COVID-19) has spread in different part 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.

  
**DENNIS B. FUNA**  
Insurance Commissioner

