



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



Circular Letter (CL) No.:	2020-33
Date:	07 April 2020
Supersedes:	None

### CIRCULAR LETTER

**TO : ALL HEALTH MAINTENANCE ORGANIZATIONS (HMOs)  
AND LIFE AND NON-LIFE INSURANCE COMPANIES  
DOING HEALTH INSURANCE BUSINESS IN THE  
PHILIPPINES**

**SUBJECT : DECLARATION OF HMOs AND HEALTH INSURANCE  
COMPANIES AS HEALTH FRONTLINE SERVICES AND  
EXEMPTING THEM FROM THE ENHANCED  
COMMUNITY QUARANTINE (ECQ)**

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**WHEREAS**, the President of the Philippines issued Proclamation No. 922 s. 2020 dated 8 March 2020, "*Declaring a State of Public Health Emergency Throughout the Philippines due to Covid-19*";

**WHEREAS**, Proclamation No. 929 s. 2020 entitled, "*Declaration of a State of Calamity Throughout the Philippines Due to Coronavirus Disease 2019*", was issued by the President on 16 March 2020;

**WHEREAS**, pursuant to the Proclamations relevant to Covid-19 pandemic, the Office of the President issued the following Memorandum from the Executive Secretary, to wit: a) "Stringent Social Distancing Measures and Further Guidelines for the Management of the Coronavirus Disease 2019 (COVID-19) Situation" dated 13 March 2020; b) "Community Quarantine Over the Entire Luzon and Further Guidelines for the management of the Coronavirus Disease 2019 (COVID-19) Situation" dated 16 March 2020; and, c) "Additional Guidelines for the Community Quarantine Over the Entire Luzon and Management of the Coronavirus Disease 2019 (COVID-19) Situation" dated 18 March 2020;

**WHEREAS**, in a letter dated March 23, 2020, the Insurance Commissioner wrote the Secretary of Finance seeking intercession with the IATF-EID to allow the insurance and HMO industry to field skeletal workforces during the Enhanced Community Quarantine;

**WHEREAS**, the Inter-Agency Task Force on Emerging Infectious Diseases (IATF-EID) issued IATF-EID Resolution No. 19 series of 2020 dated 3 April 2020 stating that “**Health Maintenance Organizations (HMOs), the Philippine Health Insurance Corporation (PHIC), and health insurance providers, shall be considered as part of health frontline services, for purposes of exempting their workers in the implementation of the ECQ.**”;

**WHEREAS**, the Insurance Commission recognizes that the need of the insuring public to use their health insurance policy/contract is high during this pandemic time;

**WHEREAS**, the Insurance Commission reckons that claims and/or inquiries regarding the health insurance policy/contract, including those not related to the Covid-19 pandemic, may arise from the public and/or members;

**WHEREAS**, the Insurance Commission deems it necessary that these claims, concerns, and inquiries of the insuring public and/or policyholders/ members must be immediately attended to by the concerned HMOs and health insurance companies;

**NOW THEREFORE**, in view of all the foregoing and the powers granted to the Insurance Commissioner provided in Section 437 of the Insurance Code, as amended, and Section 4 of Executive Order No. 192 s. 2015, the following guiding principle in providing skeletal workforce to attend to the claims and inquiries of the insuring public/ members by the insurance companies and HMOs is hereby adopted and promulgated, to wit:

**Section 1.** Pursuant to IATF-EID Resolution No. 19, s. 2020, Health Maintenance Organizations (HMOs) and life and non-life insurance companies with health insurance products (health insurers) are hereby designated as part of the **health frontline services**. Accordingly, certain designated employees of these companies may be exempted from the implementation of the Enhanced Community Quarantine (ECQ).

**Section 2.** Implementing guidelines will soon hereafter be issued by the Commission.

**Section 3.** All concerned HMOs and insurance companies shall ensure that guidelines soon to be issued are strictly complied with, keeping in mind its objectives and the safety of all concerned.

**Section 5.** Sales of insurance products are not contemplated under this Circular.

This Circular Letter shall take effect immediately.

  
**DENNIS B. FUNA**  
Insurance Commissioner

