



Circular Letter No.:	2021-22
Date:	29 March 2021

CIRCULAR LETTER

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

SUBJECT : OPERATIONS OF HEALTH MAINTENANCE
ORGANIZATIONS AND HEALTH INSURANCE
PROVIDERS UNDER THE ENHANCED COMMUNITY
QUARANTINE (ECQ)

WHEREAS, on 03 April 2020, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID) issued IATF Resolution No. 19, series of 2020, providing 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 issued Circular Letter No. 2020-33 dated 07 April 2020, entitled “*Declaration of HMOs and Health Insurance Companies as Health Frontline Services and Exempting them from the Enhanced Community Quarantine (ECQ)*”;

WHEREAS, the Insurance Commission issued Circular Letter No. 2020-39 dated 09 April 2020, entitled “*Classifying Mutual Benefit Associations (MBAs) as Health Insurance Providers under IATF-EID Resolution No. 19, and Supplementing Circular Letter No. 2020-33*”;

WHEREAS, on 11 February 2021, the IATF-EID issued the “*Omnibus Guidelines on the Implementation of Community Quarantine in the Philippines with Amendments as of February 11, 2021*” (“the Omnibus Guidelines”);

WHEREAS, per the Memorandum from the Executive Secretary dated 21 March 2021 on the “Additional Measures to Address the Rising Cases of COVID-19 in the Country”, the provinces of Bulacan, Cavite, Laguna, and Rizal, together with the highly urbanized cities of the National Capital Region, including the municipality of Pateros, shall be treated as one Subject Area and placed under General Community Quarantine, effective 22 March 2021 to 04 April 2021;

WHEREAS, on 27 March 2021, the IATF-EID issued IATF Resolution No. 106-A, series of 2021, placing the Subject Area set forth in the Memorandum of the Executive Secretary dated 21 March 2021 under Enhanced Community Quarantine (ECQ) immediately upon approval until 04 April 2021;

NOW THEREFORE, in view of all the foregoing and pursuant to the authority vested in the Insurance Commissioner under Section 437 of the Insurance Code of the Philippines, as amended by Republic Act No. 10607, and Section 4 of Executive Order No. 192, series of 2015, the following guidelines are hereby adopted and promulgated:

1. **Applicability.** These guidelines shall apply to all health insurance providers and HMOs doing business in the Philippines during the period of ECQ as provided under IATF Resolution No. 106-A, series of 2021.

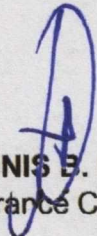
For purposes of this Circular, the term “health insurance providers” shall include both life and non-life insurance companies, which offer health insurance products, be it as stand-alone products or in the form of riders to their insurance products. It also includes Mutual Benefit Associations (MBAs) insofar as claims/benefits arising from death of its members.

2. **Operations of HMOs and Health Insurance Providers in Areas under ECQ.** Per the 27 March 2021 Press Briefing of the Office of the Presidential Spokesperson, no travel pass shall be required during the period of ECQ. Hence, HMOs and health insurance providers seeking to maintain on-site operations in areas under ECQ, as may be necessary and desirable to ensure access to necessary medical treatments and health care services of members or policyholder, shall not be required to secure a certification to that effect from this Commission.

Nevertheless, as provided under the Omnibus Guidelines, **“Law enforcement agencies shall recognize any of the following IDs: x x x (ii) bona fide IDs issued by establishments exempted from the strict home quarantine requirement x x x No other IDs or passes specifically exempting persons from community quarantine shall be required of workers of permitted establishments and/or offices without prejudice to requiring the presentation of other documents establishing the nature of their work x x x”**

In view of the foregoing, HMOs and health insurance providers seeking to maintain on-site operations in areas under ECQ are hereby directed to issue Certificate(s) of Employment in favor of employees who will form part of their on-site workforce. Further, regulated entities are required to direct their concerned employees to bring company IDs, valid IDs, and such other documents or identifications that will facilitate easy determination of compliance with relevant guidelines pertaining to the implementation of the ECQ.

3. **Issuance of Other Applicable Guidelines.** The foregoing notwithstanding, HMOs and health insurance providers are directed to abide by all existing applicable guidelines with respect to the implementation of the ECQ, as well as such other subsequent guidelines as may be issued by the Office of the President, the IATF-EID, other relevant government agencies, and this Commission.
4. **Effectivity.** This Circular letter shall take effect immediately.


DENNIS B. FUNA
Insurance Commissioner

