



Circular Letter (CL) No.:	2021-50
Date:	2 August 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 09 April 2020, the Insurance Commission issued Circular Letter No. 2020-39, entitled “*Classifying Mutual Benefit Associations (MBAs) As Health Insurance Providers Under IATF-EID Resolution No. 19, and Supplementing Circular Letter No. 2020-33*”;

WHEREAS, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID) issued the “*Omnibus Guidelines on the Implementation of Community Quarantine in the Philippines with Amendments as of May 20, 2021*” (“the Omnibus Guidelines”);

WHEREAS, on 29 July 2021, the IATF-EID issued Resolution No. 130-A, series of 2021, providing that “[b]eginning 06 August 2021, the risk classification of the National Capital Region shall be escalated to Enhanced Community Quarantine until 20 August 2021, observing the provisions of the Omnibus Guidelines on the Implementation of Community Quarantine, as amended.”

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. 130-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.** In accordance with the Omnibus Guidelines, and which similarly provides that “Law enforcement agencies shall recognize any of the following IDs: x x x (ii) valid IDs or other pertinent documentation issued by accrediting organizations or establishments allowed under ECQ 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, 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, HMOs and health insurance providers seeking to maintain on-site operations in areas under ECQ are 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. In the event of issuance of new community quarantine classifications, as well as

corresponding guidelines thereto, the relevant IATF Resolutions shall be strictly observed.

4. **Effectivity.** This Circular letter shall take effect immediately.


DENNIS B. FUNA
Insurance Commissioner

