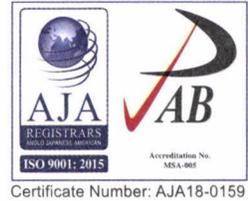




Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



ADVISORY NO. 19-2020

OPERATIONS IN AREAS PLACED UNDER ENHANCED COMMUNITY QUARANTINE (ECQ)

13 July 2020

Relevant to inquiries and requests received by the Insurance Commission in relation to the operations of health insurance providers and Health Maintenance Organizations (HMOs) in areas placed under ECQ, all life and non-life insurance companies offering health insurance products, HMOs, and Mutual Benefit Associations (MBAs) seeking to operate in areas placed under ECQ are hereby enjoined to follow the ***“Omnibus Guidelines on the Implementation of Community Quarantine in the Philippines with Amendments as of June 03, 2020”*** (“the Omnibus Guidelines”) issued by the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID), particularly:

“SECTION [1] DEFINITION OF TERMS. For purpose of these Guidelines, the following shall be defined as follows: x x x

8. **Health and emergency frontline services** – refers to services provided by public health workers [all employees of the Department of Health (DOH), DOH Hospitals, Hospitals of LGUs, and Provincial, City, and Rural Health Units, and Drug Abuse Treatment and Rehabilitation Centers including those managed by other government agencies (e.g. police and military hospitals/clinics, university medical facilities), uniformed medical personnel], private health workers, such as but not limited to medical professionals, hospital and health facility administrative and maintenance staff, and aides from private health facilities, as well as their service providers, health workers and volunteers of the Philippine Red Cross and the World Health Organization, and **employees of Health Maintenance Organizations (HMOs)**, the Philippine Health Insurance Corporation (PHIC), **health insurance providers**, disaster risk reduction management officers, and public safety officers.

SECTION [2] GUIDELINES FOR AREAS PLACED UNDER ENHANCED COMMUNITY QUARANTINE. Areas placed under ECQ shall observe the following protocols: x x x

4. **The following establishments, persons, or activities are allowed to operate, work, or be undertaken for the duration of the ECQ:**

a. **With full operational capacity:** x x x

ii. **Health, emergency and frontline services,** including those provided by dialysis centers, chemotherapy centers, and the like; x x x

Law enforcement agencies shall recognize any of the following IDs: (1) IATF IDs issued by the regulatory agencies with jurisdiction over permitted establishments or persons, (ii) bona fide IDs issued by establishments exempted from the strict home quarantine requirement, or (iii) RapidPass IDs. 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.”

The foregoing considered, health insurance providers and HMOs may operate full capacity in areas placed under ECQ without the need of a certification to that effect from the Commission, subject to compliance with the Omnibus Guidelines and other guidelines and/or issuances as may be later issued by the IATF-EID, the Office of the President, and other relevant government agencies.

For your information.



DENNIS B. FUNA
Insurance Commissioner

