



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



## **PRESS RELEASE**

16 July 2019

### **IC ISSUES GUIDELINES ON UNDERWRITING HIV FOR HMOS**

The Insurance Commission (IC) has issued Health Maintenance Organization (HMO) underwriting guidelines in the assessment of risks of persons with actual, perceived, or suspected to be with human immunodeficiency virus or HIV.

“The Insurance Commission issued the guidelines in the interest of the effective implementation of Republic Act No. 11166 or the Philippine HIV and AIDS Policy Act signed by President Duterte last December 2018,” said Insurance Commissioner Dennis B. Funa.

Under R.A. No. 11166, no person living with HIV shall be denied or deprived of private health insurance under an HMO on the basis of a person’s HIV status.

“The issue on HIV requires a comprehensive approach in prevention, treatment, and impact alleviation. Despite free anti-retro viral treatment, the lack of HMO coverage for persons with HIV continues to be a source of economic strain to them and their families. Thus, there is a need to provide clear guidelines in the underwriting of applicants with actual, perceived, or suspected HIV status to ensure that they are not deprived of HMO coverage,” Funa said.

Under the guidelines, an HMO cannot decline an application of a person living with HIV (PLHIV) on the sole basis of his or her HIV status.

Under the guidelines, an HMO may provide HMO coverage to a PLHIV if the applicant is 1) undergoing proper medical treatment; 2) the applicant has a favorable risk profile; and 3) the results of the medical examinations required by insurance companies are within normal limits.

In case of newly-discovered HIV positive individuals, HMO companies may temporarily suspend the acceptance of newly-discovered HIV positive individuals for a period of not more than one year from the start of continuous Anti-Retro Viral Treatment (ART). The one-year period is necessary for the purpose of evaluation of compliance with and efficacy of the ART.

HMOs may temporarily suspend or decline an application of a PLHIV only if it presented with co-morbidities, medical condition, or other risk factors that would lead to the suspension or denial of the application without taking into account the applicant’s HIV status.