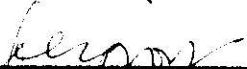




Republic of the Philippines  
Department of Finance  
**INSURANCE COMMISSION**  
1071 United Nations Avenue  
Manila



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**TRANQUILINO E. ESPEJON**  
IC Supervising Administrative Officer  
Administrative Division  
Insurance Commission

Circular Letter No.:	2020-40
Date:	09 April 2020
Supplements:	CL No. 2020-33

Date: \_\_\_\_\_

**CIRCULAR LETTER**

**TO : ALL HEALTH MAINTENANCE ORGANIZATIONS (HMOs)  
AND HEALTH INSURANCE PROVIDERS DOING  
BUSINESS IN THE PHILIPPINES**

**SUBJECT : IMPLEMENTING GUIDELINES GOVERNING THE  
EXEMPTION OF HEALTH INSURANCE PROVIDERS AND  
HMOs PERSONNEL IN THE IMPLEMENTATION OF THE  
ENHANCED COMMUNITY QUARANTINE (ECQ) AS  
DIRECTED UNDER IATF RESOLUTION NO. 19**

**WHEREAS**, the President of the Philippines issued Proclamation No. 922 s. 2020 dated 08 March 2020, entitled "*Declaring a State of Public Health Emergency Throughout the Philippines due to Covid-19*";

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

**WHEREAS**, per a Memorandum from the Executive Secretary dated 16 March 2020, and pursuant to Proclamations No. 922 and 929, the entirety of Luzon was placed under Enhanced Community Quarantine (ECQ);

**WHEREAS**, on 03 April 2020, the IATF-EID issued IATF Resolution No. 19, series of 2020, upon the request of the Insurance Commissioner thru the Department of Finance, 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**, on 07 April 2020, upon recommendation of the IATF-EID, the President approved the extension of the ECQ until 30 April 2020;

**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**, given the gravity of the COVID-19 situation, this Commission finds the need to urge health insurance providers and HMOs to maintain their operational capacity for processing claims of policyholders or members to ensure access to necessary medical treatments and health care services;

**NOW THEREFORE**, 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.


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. **Scope of exemption.** For purposes of the application of IATF Resolution No. 19, **only the skeletal workforce involved for claims processing and limited customer/backroom services of health insurance providers and HMOs shall be deemed exempted in the implementation of the ECQ.**

The skeletal workforce of health insurance providers and HMOs covered herein shall be limited to **essential personnel only**, as defined under their Business Continuity Plan or its equivalent, including those from other functional areas necessary to enable the full delivery of the claims settlement process. The skeletal workforce of each health insurance provider or HMO shall be kept to the barest minimum and must not exceed ten percent (10%) of its total workforce.

3. **Issuance of Certification by the Commission.** Health insurance providers and HMOs seeking exemption of their skeletal workforce in the implementation of the ECQ must submit to this Commission a certified list of personnel who will comprise their skeletal workforce for claims processing.

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**TRANQUILINO E. ESPEJON**  
IC Supervising Administrative Officer  
Administrative Division  
Insurance Commission

Date: \_\_\_\_\_


All requests must be emailed to:

**bgt.sibuyan@insurance.gov.ph**

Thereafter, the Commission shall issue a Certification that the list of personnel named therein are authorized to render service as part of the skeletal workforce of a company and are therefore considered as part of the health frontline services exempted from the strict home quarantine. Such Certification shall be issued on a **per company basis**, which shall be used and carried, together with a copy of this Circular, at all times by the personnel named therein and only for the purpose stated in this Circular. The Commissioner may limit the number of personnel per company as he deems appropriate.

4. **Safety in the workplace.** Health insurance providers and HMOs shall observe the following measures within their office premises and living quarters, as may be applicable:
  - a. Stringent qualifications criteria shall be observed in selecting the skeletal force preferably the young, the strong, the healthy and the skilled personnel. Personnel who are fifty-four (54) years old and above, pregnant women, those with underlying medical conditions, with COVID 19 symptoms, or those who have been exposed to Persons Under Investigation (PUI) or Persons Under Monitoring (PUMs) cannot be considered as part of the skeletal workforce.
  - b. Implement wearing of face masks, physical/social distancing and other precautionary measures, including but not limited to respiratory etiquette, hand hygiene, thermal scanning, and frequent disinfection of the workplace, living quarters and shuttles;
  - c. Adopt flexible work arrangements (e.g. reduced work hours and work-from-home) and/or rotation of personnel/opened branches;
  - d. Make the necessary arrangements for the transport of their personnel from their residences to the office and back, as well as make provisions for meals and lodging accommodation, including laundry facilities and supplies, as may be necessary;
  - e. Regular monitoring of personnel's health (e.g. mandatory regular no-contact temperature check) especially for COVID 19 symptoms;
  - f. Observe Occupational Safety and Health Standards, with the company's First Aid/Safety Officer monitoring the workplace situation and ensuring strict compliance thereto; and

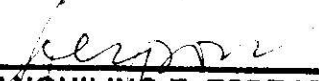
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- g. Observe such other precautionary measures as may be issued by the Office of the President, IATF and/or other relevant government agencies.
5. **Separability Clause.** If any provision of this Circular shall be held unconstitutional or invalid, the other provisions not otherwise affected shall remain in full force and effect.
6. **Effectivity.** This Circular letter shall take effect immediately.

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\_\_\_\_\_  
**TRANQUILINO E. ESPEJON**  
IC Supervising Administrative Officer  
Administrative Division  
Insurance Commission

Date: \_\_\_\_\_

  
**DENNIS B. FUNA**  
Insurance Commissioner

