



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



Circular Letter (CL) No.:	2016-45
Date:	15 August 2016
Supersedes:	None

**CIRCULAR LETTER**

**TO :** All Entities Intending To Do Business in the Philippines as Health Maintenance Organizations (HMOs)

**SUBJECT :** General Guidelines on HMO Corporate, Company and/or Business Names

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Pursuant to the authority granted to the Insurance Commission by Executive Order No. 192, Series of 2015, *"Transferring the Regulation and Supervision over Health Maintenance Organizations from the Department of Health to the Insurance Commission, Directing the Implementation Thereof and for Other Purposes"*, this Commission hereby directs all entities intending to do HMO business in the country to reflect its HMO line of business in its corporate/company/business names to avoid confusion to the general public.

Hence, a prospective HMO company is hereby directed to include words or phrases such as "health maintenance organization", "health care", "medical care", "health services", "managed care", other variations of the foregoing and such other words that would properly identify it as an HMO entity.

The foregoing notwithstanding, the Insurance Commission has the right to deny any request for endorsement of a company whose corporate/company/business name would, in its opinion, likely to deceive or mislead the general public.

This Circular takes effect immediately.

All concerned should be guided accordingly.

  
**EMMANUEL F. DOOC**  
Insurance Commissioner