



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



Circular Letter (CL) No.	2017-45
Date:	07 September 2017
Supplements:	IC CL No. 2017-19

### CIRCULAR LETTER

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

**SUBJECT :** SUBMISSION OF STATUS REPORT / ACTION PLAN AND  
HMO AGREEMENTS

Based on the submissions of HMOs pursuant to Advisory No. 06-2017 *Inventory of HMO Products*, it appears that there are HMOs selling products that do not conform to the features of an HMO product as provided under Circular Letter (CL) No. 2017-19 *Guidelines on the Approval of HMO Products and Forms*.

Thus, pursuant to Section 8 thereof requiring all HMOs to amend their existing HMO products and corresponding Agreements and contract forms, all HMOs are hereby directed to submit the following to the IC **on or before 15 October 2017**:

1. **Status Report and Action Plan** setting forth the specific strategies/actions of the HMO relative to the process of amending its existing HMO products to conform to CL No. 2017-19 and corresponding timelines; and
2. **Copy of HMO Agreements** for all HMO Products listed in the Product Inventory Report submitted to IC under Advisory No. 06-2017.

Further, to avoid rush submissions close to the deadline, all HMOs are enjoined to start submitting their HMO products and the corresponding agreements and forms to the IC for approval. Please be reminded that after the end of the transition period (**31 March 2018**), no HMO product shall be sold unless approved by this Commission as provided under Section 8 of CL No. 2017-19.

For strict compliance.

  
**DENNIS B. FUNA**  
Insurance Commissioner

