



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



PRESS RELEASE
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**IC DIRECTS HEALTH INSURANCE AND HMO PROVIDERS TO SECURE ECQ
EXEMPTION CERTIFICATION FOR EMPLOYEES**

The Insurance Commission (IC) directs health insurers and Health Maintenance Organization (HMO) providers to submit the list of their respective employees to be exempted from the Enhanced Community Quarantine (ECQ) pursuant to Resolution No. 19 of the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID).

In a Circular Letter dated 09 April 2020, the IC issued the implementing guidelines for the issuance of certificate of exemptions for the skeletal workforce of insurance companies and HMOs involved in claims processing and limited customer/backroom services.

On 03 April 2020, the IATF-EID issued Resolution No. 19, series of 2020, upon the request of Insurance Commissioner Dennis B. Funa through the Department of Finance, providing that HMOs and health insurance providers shall be considered a part of health frontline services for purposes of exempting their workers in the implementation of the ECQ, among others.

According to the implementing guidelines, the skeletal workforce covered by the exemption is limited to essential personnel onll, including those whose functions are necessary to enable full delivery of claims settlement processes.

“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 their policyholders and members to ensure access to necessary medical treatments and health care services,” said Commissioner Funa.

Entities seeking exemption of their skeletal workforce in the implementation of the ECQ must submit a certified list of personnel to the IC. The IC shall, thereafter, issue a Certification that the list of personnel named therein are authorized to render service as part of the health frontline services exempted from the strict home quarantine.

To ensure the health and safety of the employees of these entities, Commissioner Funa said that stringent qualifications criteria must be observed in selecting the skeletal workforce. Particularly, personnel who are 54 years old and above, pregnant women, those with underlying conditions, with COVID 19 symptoms, or those who

have been exposed to Persons Under Investigation or Persons Under Monitoring cannot be considered as part of the skeletal workforce.

Commissioner Funa likewise instructed these entities to implement physical/social distancing and other precautionary measures, including respiratory etiquette, hand hygiene, thermal scanning, and frequent disinfection of the workplace, living quarters and shuttles.

Under the implementing guidelines, health insurance providers and HMOs may adopt a flexible work arrangement and/or rotation of personnel. They are likewise required to make the necessary arrangements for the transportation of their personnel from their residences to the office and vice versa, as well as make provisions for meals and lodging accommodation, including laundry facilities and supplies, as may be necessary.

Pursuant to the 07 April 2020 Memorandum from the Executive Secretary, the ECQ over the entire Luzon is extended until 11:59 p.m. of April 30, 2020. During the ECQ, stringent physical social distancing measures shall be observed by the public except those specifically exempted.

As of yesterday, the IC issued certification of exemptions to seven (7) life insurance companies, eight (8) non-life insurance companies, seven (7) mutual benefit associations, and four (4) health maintenance organizations.

[ORIGINAL SIGNED]

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