



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



PUBLIC ADVISORY
05 APRIL 2021

RE: VIGILANCE ON SCAMS

The Insurance Commission received a written correspondence from one of the Health Maintenance Organizations (HMO) that this Commission is regulating and informed us about a *modus* of nefarious individuals who allegedly uses their company name and posing as its employees, representatives or as the HMO's corporate clients and targeting individuals seeking employment from well-known companies and requested us to inform the public.

To carry out said activity, the perpetrator allegedly shares job hiring pages of the HMO's corporate clients. When someone expresses their interest in applying for the position, the perpetrator will then communicate by sending the targeted individual a direct message via social media or SMS. To make it appear legitimate, the perpetrator then interviews the victim and even sends employment agreements via email, this time, using HMO's corporate clients' names. The perpetrator will then inform the victim that an email has been sent by the HMO's corporate clients requiring that a medical bond has to be paid from said HMO through the use of various payment applications to proceed with the employment and even uses a fake letterhead of the HMO using its old logo.

WE ARE STRONGLY URGING THE PUBLIC TO BE MORE VIGILANT. The Insurance Commission deeply encourages the public to verify these matters by getting in touch with the entities concerned considering that contact information or details of various HMOs are available in their respective websites.

The public may visit our official website to see the names of the entities licensed to engage as HMOs at <https://www.insurance.gov.ph>


DENNIS B. FUNA
Insurance Commissioner

