

COVID-19

HEALTH BULLETIN

June 15, 2020

Introduction

ActiveLink helps businesses optimize and implement a sustainable benefits program that empowers employees to do more, give more, and live more.

As the pandemic tempers throughout the world, we initiated a health bulletin to share insights and government updates about COVID-19. Our goal is to make sure you get the information you need to anticipate irregularities brought by the coronavirus outbreak.

We will closely monitor the coronavirus crisis to bring you the latest combined information from different medical research institutions, government agencies, and insurance companies. We're here to make your benefits better. Connect with us at inquiries@benefitsmadebetter.com to see how we can help you.

Table of Contents

State update on coronavirus outbreak	01
Medical Updates	03
PhilHealth, HMO and group life insurance coverage	04
Hospital Network	06
Government Guidelines and Instructions	09
Safety measures as restaurants reopen	09
PhilHealth isolation package	12
References	14

COVID-19 Update

AS OF JUNE 15, 2020

No. of cases worldwide: 7,690,708¹

No. of deaths: 427,630 (5.6%)¹

Confirmed cases in the Philippines: 26,420²

State update on coronavirus outbreak

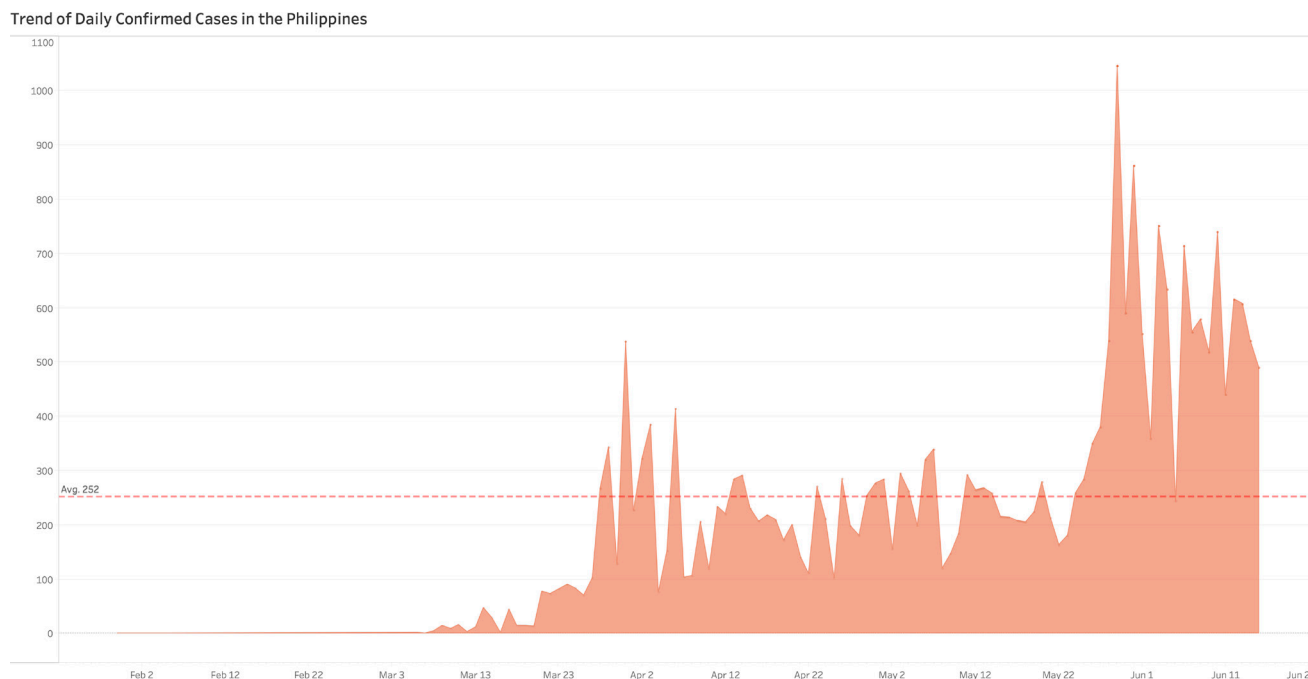


Figure 1. Trend of daily confirmed COVID-19 cases

Last week, the number of fatalities due to the coronavirus surpassed 1,000.

As of June 15, the Philippines recorded a total of 26,420 confirmed COVID-19 cases. Of these cases, 6,252 have recovered and 1,098 have died. The country’s fatality rate stands at 4.2%.

According to the Department of Health (DOH), the country’s COVID-19 fatality rate has slowed down, as the average recorded deaths per day has dropped from an average of 25.3 deaths per day in April to 1.6 deaths per day by the end of May.³

Table 1. COVID-10 mortality rate in Southeast Asia, June 14, 2020 at 10:00 (Central European Time Zone)

Southeast Asian (SEA) Country	Confirmed Cases	Deaths	Mortality Rate in SEA
Brunei	141	2	0%
Cambodia	126	-	0%

Timor-Leste	24	-	0%
Indonesia	37,420	2091	62%
Malaysia	8,445	120	4%
Myanmar	261	6	0%
Malaysia	8,445	120	4%
Myanmar	261	6	0%
Philippines	25,392	1,074	32%
Singapore	40,197	26	1%
Thailand	3,135	58	2%
Vietnam	334	-	0%
Total	115,494	3,377	100%

In Southeast Asia, the Philippines accounts for nearly one-third of the recorded death cases, a far second to Indonesia, which accounts for 62% of COVID-19–related deaths in the region, as of June 14.⁴

The DOH has so far ramped up its COVID-19 testing capacity to a total of 42 licensed laboratories that conduct RT-PCR testing, plus 14 licensed GeneXpert laboratories.

GeneXpert tests were originally used to detect the presence of the bacteria that cause tuberculosis (TB). Due to the immediate need for RT-PCR test results, the GeneXpert machines in the licensed laboratories have been configured to detect the presence of SARS-CoV-2, the virus that causes COVID-19.

A complete list of licensed laboratories are posted in [ActiveLink's Knowledgebase](#).

Medical Updates

- A study of COVID-19 cases in Germany found that the compulsory use of face masks reduces the growth rate of infections by 40%–60%.
- The American Chemical Society reports in the journal ACS Nano that, for cloth masks, a tightly woven cotton layer combined with 2 layers of natural silk or flannel can provide a filtration level comparable to an N95 mask, as long as there is no gap between the mask and the face.⁵
- Although no study supports the claim that vitamin D can prevent you from getting infected with COVID-19, there is one study showing that if you are deficient in vitamin D, your risk of dying may be greater if you get infected with COVID-19. The study focuses on vitamin deficiency; it does not suggest that the risk of death from COVID-19 gets even smaller as a person exceeds the required amount of vitamin D in their body.⁶

What you should do and why

- Provide your employees with well-made cloth masks that have adjustable nose wires and, ideally, made with one layer of tight-weave cotton and two layers of natural silk or flannel.

Wearing cloth masks is the simplest and easiest thing we can do to prevent the spread of COVID-19. It is also one of the easiest compulsory measures that companies can implement.

In addition, cloth masks are more environment friendly than surgical or N95 masks, because they are reusable and will not add to the infectious waste that is now beginning to create a new global concern.

- Find ways to encourage your employees to get direct sunlight on their forearms or lower legs several times during the day. Educate them that they need to go outdoors to get their daily dose of sunlight because the sunlight they get through your office window does not count – the glass on the window filters out ultraviolet B [UVB], which is what the body needs to synthesize vitamin D.⁷

PhilHealth, HMO and group life insurance coverage

The Philippine Health Insurance Corporation (PhilHealth) will shoulder the cost of treatment for patients with COVID-19 based on a case-rate package, including COVID-19 testing.

The state-run insurance agency has also clarified that patients may use their health insurance coverage and mandatory discounts, such as senior citizen and PWD discounts, to help substantially cover the cost of treatment.

As of May 15, the following HMO providers and healthcare administrator confirmed that they will continue to cover ailments related to COVID-19, based on the allowable limit of the member's policy:

- Intellicare
- Maxicare
- Avega
- PhilCare
- Cocolife
- Etiqa

HMO providers will only cover ailments in accredited hospitals. Meanwhile, ailments in government-owned hospitals are not covered, and reimbursement claims are subjected for approval.

These group life insurance providers will also cover loss of life due to COVID-19, as of April 17:

- Manulife Philippines
- Etiqa
- Generali

Please take note that the above provisions are based on the notification sent by HMO, medical insurance and group life insurance providers, which are subject to change without prior notice.

Meanwhile, HMO providers are operating with a skeletal workforce; hence, members may experience delay in contacting their HMO providers' call center hotlines.

1. Maxicare

Customer Care Hotlines: (02) 8582-1900, (02) 7798-7777

Provincial Toll-Free Hotline: 1-800-10-582-1900 (PLDT), 1-800-8-582-1900 (Globe)

Online Member Gateway for LOA issuances: membergateway.maxicare.com.ph

All Maxicare Helpdesks are temporarily closed, while some primary care centers are open from Monday to Sunday, 7 AM to 7 PM.

2. Intellicare

24/7 Call Center Hotline: (02) 7902-3400, (02) 8789-4000

3. PhilCare

Customer Service: (02) 8462-1800

COVID Care Helpline: (02) 8462-1818

4. Etiqa (formerly AsianLife)

Primary care centers are closed until further notice. For urgent medical availments, members may call the following:

Medical Information Center Hotline: (02) 8895-3308

Provincial Toll-Free Hotline: 1-800-10-8895-3308 (PLDT)

Mobile No.: 0917-5208919, 0908-8834901

Email: mic@etiqa.com.ph (for Certification of Coverage and LOA issuances)

5. Cocolife

Landline: (02) 8812-9090, (02) 8396-9000

SMS: 0917-622-COCO

Call: 0917-5360962 (Globe), 0908-8947763 (Smart), 0922-8928828 (Sun)

Hospital Network

Emergency cases during the COVID-19 pandemic

It was recently reported that some hospitals have refused patients despite their being emergency cases. Here are some pointers to prevent this from happening to you:

1. For non-COVID-19 cases, avoid bringing the patient to a COVID-19 referral hospital. You may find the list of COVID-19 referral hospitals [here](#).
2. For probable or suspected COVID-19 cases, inform your Barangay Health Emergency Response Team (BHERT) so that they can assist you in transporting the patient to the nearest hospital. Don't forget to also get in touch with your HMO provider for proper handling and coordination of benefits.

As of April 17, 2020, these hospitals are **at full capacity** and can no longer admit patients who are positive with COVID-19:

1. St. Luke's Medical Center – BGC and Quezon City
(outpatient COVID-19 testing can be accommodated)
2. The Medical City
3. Makati Medical Center
4. Asian Hospital Medical Center
5. Chinese General Hospital and Medical Center
6. Victor R. Potenciano Medical Center
7. De Los Santos Medical Center
8. Capitol Medical Center
9. United Doctors Medical Center
10. De La Salle University Medical Center
11. Our Lady of the Pillar Medical Center
12. Medical Center Imus
13. Bautista Hospital
14. De La Salle University - Rodolfo Poblete Memorial Hospital
15. N.L. Villa Memorial Medical Center

Meanwhile, here are some hospitals currently accommodating and handling COVID-19 cases:⁸

NCR

PRIVATE HOSPITAL	ADDRESS	CONTACT NO.
Fatima University Medical Center	20 MacArthur Highway, Valenzuela City	(02) 8291-6538
Cardinal Santos Medical Center	10 Wilson, Greenhills West, San Juan City	(02) 8727-0001
University of the East Ramon Magsaysay Memorial Medical Center	64 Aurora Blvd., Quezon City	(02) 8715-0861
Diliman Doctors Hospital	251 Commonwealth Ave., Matandang Balara, Quezon City	(02) 8883-6900
Manila Doctors Hospital	667 United Nations Ave, Ermita, Manila	(02) 8558-0888
University of Santo Tomas Hospital	España Blvd., Sampaloc, Manila	(02) 8731-3001
Our Lady of Lourdes Hospital	46 P. Sanchez Street, Sta. Mesa, Manila	(02) 8716-8001 to 20
Adventist Medical Center – Manila	1975 Donada cor. San Juan St., Pasay City	(02) 8525-9191
San Juan de Dios Education Foundation, Inc. Hospital	Service Rd, 2772 Roxas Blvd., Pasay City	(02) 8831-9731 to 36, 02) 8831 5641
Veterans Memorial Medical Center	North Ave., Diliman, Quezon City	(02) 8927-6426
Metropolitan Medical Center	1357 G. Masangkay St. Sta. Cruz, Manila	(02) 8863-2500, (02) 8254-1111
Medical Center Manila (ManilaMed)	850 United Nations Avenue, Ermita, Manila	(02) 8523-8131
St. Clare’s Medical Center	1838 Dian St. cor. Boyle St., Makati	(02) 8831-6511
Fe Del Mundo Medical Center	11 Banawe St., Brgy. Doña Josefa, Quezon City	(02) 8712-0845 to 50, (02) 8712-2552 to 53, (02) 8732-7103
FEU – Dr. Nicanor Reyes Medical Foundation	Regalado Ave. cor. Dahlia St., West Fairview, Quezon City	(02) 8983-8338
New Era General Hospital	Commonwealth Ave, New Era, Quezon City	(02) 8932-7387
Alabang Medical Clinic	297 Montillano St., Alabang, Muntinlupa City	(02) 8842-0680 0917-7123400 0933-851 4427
Las Piñas Doctors Hospital	8009 CAA Rd., Pulanglupa II, Las Piñas	(02) 8825-5236, (02) 8825-5293

Outside NCR

PRIVATE HOSPITAL	ADDRESS	CONTACT NO.
Qualimed - Sta. Rosa Hospital	W, E Nature Ave., Santa Rosa City, Laguna	(049) 303-0000
Our Lady of Mt. Carmel Medical Center	Km.78 McArthur Highway Brgy. Saguin, San Fernando, Pampanga	(045) 435-2420
Bataan St. Joseph Hospital and Medical Center	151 Don Manuel Banzon Avenue, City of Balanga, Bataan	(047) 237-0226
Urdaneta Sacred Heart Hospital	15 MacArthur Highway, Urdaneta, Pangasinan	(075) 656-2296
Ace Dumaguete Doctors, Inc.	Claytown Road, Dumaguete City, Negros Oriental	(035) 523-5957
Daniel O. Mercado Medical Center	1 Pres. Laurel Highway, Tanauan City, Batangas	(043) 778-1810, (043) 405-1000
Dr. Pablo O Torre Memorial Hospital	BS Aquino Dr, Bacolod, Negros Occidental,	(034) 433-7331
Clinica Antipolo Hospital and Wellness Center	L. Suumulong Memorial Circle., Antipolo City	(02) 8695-9486
Divine Grace Medical Center	Antero Soriano Highway, General Trias, Cavite	(046) 482-6888
Nueva Ecija Doctors Hospital	AH 26, Cabanatuan City, Nueva Ecija	(044) 960-5500
Perpetual Help Medical Center-Binan	National Highway, Sto. Nino, Binan City, Laguna	(049) 531-4475
San Pedro Calungsod Medical Center	Kalayaan Rd. Kawit, Cavite	(046) 484-3112
The Medical City South Luzon	L. United Blvd., Santa Rosa City, Laguna	(049) 544-0120
The Medical City Iloilo	Locsin St. Molo, Iloilo City	(033) 500-1000
Angono Medics Hospital	Rainbow Village 1, Quezon Ave., Brgy. San Isidro, Angono, Rizal	(032) 451-1996
Batangas Health Care Hospital Jesus of Nazareth	Gov. Antonio Rd., Batangas City	(043) 723-4144
Binakayan Hospital and Medical Center	179 Covelandia Rd. Balsahan-Bisita, Kawit, Cavite	(046) 516-0500
Binangonan Lakeview Hospital	193 Manila East Rd., Binangonan, Rizal	(02) 8570-0791
Cavite Medical Center	Manila-Cavite Rd., Dalahican, Cavite City	(046) 431-9988

Please contact your HMO provider or log in to your Benefits Made Better (www.benefitsmadebetter.com) account to know if these facilities are accredited by your HMO provider.

Government Guidelines and Instructions

Safety measures as restaurants reopen

The Inter-Agency Task Force (IATF) for COVID-19 has approved the recommendation of the Department of Trade and Industry (DTI) to allow restaurants in general community quarantine (GCQ) areas to resume dine-in operations starting June 15.

Once the president approves the IATF and DTI recommendation, restaurants under GCQ may gradually reopen at 30% operating capacity, while those under modified GCQ can operate at 50% capacity.

Restaurants that will resume dine-in operations must comply with the minimum health standards set by DTI:⁹

Posting of the following information at the entrance or in other visible areas

- No mask, no entry policy
- Social distancing protocols and maximum number of persons allowed
- Sanitation schedule and procedures, such as the required 10-minute interval for sanitation of tables and chairs in between customers
- Alternative options for ordering and picking-up of orders (e.g., online or text)
- Alternative payment options and no physical contact during payment
- Limited number of persons allowed inside the restaurant
- Customer–staff interaction protocols

Required set-up at the entrance

- Floor mat or foot bath with disinfectant. Restaurants inside malls with foot baths at the entrance no longer need to provide this.
- Queuing area while waiting to be seated. A roving officer will handle the compliance for social distancing and wearing of face masks.
- Thermal scanners to read the customer's body temperature. Customers with a temperature above 37.5°C, coughs, colds, or shortness of breath will not be allowed to enter the restaurant and must be advised to visit the nearest hospital.
- Rubbing alcohol station
- Submission of filled-out health checklist

Installation of equipment and system at the restaurant

- Tables and chairs should be properly sanitized after use of the customers
- Sitting areas must be at least 1 meter apart on all sides
- Pieces of furniture that are made with porous materials should be covered in plastic for easy sanitation
- Personal effects of personnel must be placed in plastic bags and stored in an area that is inaccessible to customers

- Trash bin should be available for used paper and tissue
- Washrooms and toilets should be clean, with sufficient soap, water, tissue, and toilet paper
- High-risk areas such as bar and order counters should be disinfected every 30 minutes

Personnel protocol

- Staff who are sick or with exposure to COVID-19 patients are not allowed to work
- Mandatory health declaration prior to duty
- No wearing of unnecessary accessories such as jewelry and watch
- Mandatory wearing of personal protective equipment, such as masks and closed shoes
- Proper personal hygiene (e.g., clipped fingernails, wearing of hairnets, frequent handwashing for at least once every hour, etc.)
- Strict observance of social distancing in all areas of the store, at least 1.5 meters between personnel
- Proper disposal of protective equipment and other single-use items
- Mandatory health declaration and whereabouts prior to every duty in case contact tracing becomes necessary

In-store procedures

Dining area

- Face-to-face dining only allowed with proper dividers
- Sanitation of tables after each customer
- Provision of menu per table

Kitchen

- Wearing of facemask is a must
- Grouping of workers according to tasks, to minimize possible transmission
- Placing of directional arrows on the kitchen floor to control flow and reduce interaction between cooking and clearing areas
- Limiting access to the food preparation area to only the assigned staff
- Cleaning of appliances and other equipment in between use
- Sanitizing high-touch surfaces such as cabinets and refrigerator handles
- Limiting unnecessary conversation among staff while preparing or cooking food
- Requiring staff to wash their hands properly before and after leaving the kitchen, as well as after touching or using any equipment
- Prohibiting staff from spitting on the kitchen floor and sinks

Taking orders

- Contactless order-taking and immediate sanitation after order is placed
- Encouraging the handing of payment to server using a tray after order confirmation

Setting up of services stations

- No buffet and self-service area for condiments, utensils, etc.
- Designated area for takeaway or pick-up items
- Separate handwashing areas for kitchen staff and dine-in customers
- Contactless drive-through counters
- Closure of children's play area

Upon exit or payment

- No physical contact during payment, and alternative modes of payment are offered if applicable
- Provision of small trays for accepting cash payments
- Regular sanitation of high-touch areas and surfaces

Delivery whenever applicable

- Take orders via online website, phone calls or emails
- Implement staggered starting time for food-delivery riders, to prevent crowding at dispatch stations
- Assign drop-off sites outside the door or building, with noticeable signage or markers
- Properly communicate drop-off locations and other instructions to the rider prior to delivery date
- For proof of delivery, adjust previous practices so that customers can avoid signing receipts. Online confirmation is encouraged.
- Include vehicles in cleaning protocols. Drivers must also practice hand hygiene and wearing of face masks.

The restaurant's manager on duty must ensure compliance of both customers and personnel inside the restaurants.

PhilHealth Isolation Package

PhilHealth has developed a community-isolation-benefits package for all Filipinos affected by the COVID-19. The package shall cover all Filipinos receiving health services in accredited community isolation units.¹⁰

Community isolation units are publicly- or privately-owned non-hospital facilities that serve as quarantine facilities for probable and confirmed COVID-19 cases. The isolation units should be certified by the DOH, and the set-up of the facilities are coordinated with the respective local government unit or national government.

Local Isolation and General Treatment Areas for COVID-19 cases (LIGTAS COVID) Centers and Mega LIGTAS COVID Centers are types of community isolation units.

As of June 10, LIGTAS COVID centers nationwide have capacities of 51,488 beds. Meanwhile, the national government has converted 14 Mega LIGTAS COVID facilities as temporary treatment and monitoring facilities.¹¹

Benefits package

1. PhilHealth's isolation benefit package shall cover the prescribed services, which are adopted from DOH:

Mandatory services	Other services (as needed)
<ul style="list-style-type: none">• Minimum 14 days admission, inclusive of boaring, food, and individual hygiene kit, except in cases of transfer due to deterioration or mortality• Information and education on respiratory etiquette and self-monitoring• Monitoring by a healthcare professional	<ul style="list-style-type: none">• Drugs and medicines, as specified by DOH• Diagnostic tests and imaging• Oxygen support• Referral and transportation to higher-level facility

2. The standards for the above health services shall be in accordance with the applicable guidelines set by the DOH. Any changes to the applicable DOH guidelines shall immediately take precedence and shall serve as the basis for reimbursement.
3. The package shall cover all services and activities within the entire episode of care at the isolation unit, including payment for staff and professional fees, medicine, diagnostics, transport, and other operational costs.
4. Testing for COVID-19 and inpatient services for COVID-19 patients who are developing severe symptoms shall be covered by other applicable COVID-19 case rates.

Criteria for availment

1. All Filipinos are eligible for the benefits package.
2. Patients without PhilHealth Identification Number (PIN) or are not yet registered must fill out the PhilHealth Membership Registration Form (PMRF), and the isolation unit will include this form together with the community isolation benefit package claim form.
3. To avail of the benefit, the beneficiary must meet the clinical and/ or social criteria as stated in the applicable issuances of the DOH. Based on the DOH protocol, those eligible for the isolation units are patients with mild symptoms and are classified as suspect or probable case, and those who are in a situation where home quarantine is difficult:¹²
 - Living with a high-risk or vulnerable person (i.e., with comorbidity or above 60 years old)
 - No separate bedroom, or bed is not 1 meter away
 - No separate bathroom for patient
 - Not well ventilated
 - No separate utensils and personal effects
 - No separate towels for handwashing
4. The benefits package shall be updated as needed to reflect current protocols and standards, and in collaboration with relevant institutions, experts, and stakeholders.

Claims filing and reimbursement

1. The community isolation unit, through its partner hospital, can file a claim for patients who were discharged after providing all mandatory services. Claims for testing SARS CoV 2 should be filed separately in accordance to PhilHealth Circular on COVID-19 testing.
2. All claim applications must include the following supporting documents:
 - Transmittal Form
 - Case Investigation Form (CIF)
 - Claim Signature Form (CSF)
3. The hospital submitting claims for the community isolation unit must use the eClaim system.
4. No direct filing of claims by beneficiaries will be allowed.
5. Signatures of the attending health professional and the isolation unit manager shall be required in the eClaims submission.
6. All claims submitted by the accredited community isolation unit shall be processed by PhilHealth within 60 working days from receipt of claim, provided that all requirements have been submitted by the accredited community isolation unit.

References:

- 1 World Health Organization. www.who.int/emergencies/diseases/novel-coronavirus-2019
- 2 Department of Health. www.doh.gov.ph
- 3 Department of Health. (2020 June 2). DOH: COVID-19 Death rate on downward trend. www.doh.gov.ph/press-release/DOH%3A-COVID-19-DEATH-RATE-ON-A-DOWNWARD-TREND
- 4 World Health Organization. (2020 June 14). Coronavirus disease (COVID-19) Situation Report – 146. www.who.int/docs/default-source/coronaviruse/situation-reports/20200614-covid-19-sitrep-146.pdf?sfvrsn=5b89bdad_4
- 5 Konda, A, et al. ACS Nano, 2020. pubs.acs.org/doi/10.1021/acsnano.0c03252
- 6 Daneshkhah, A, et al. medRxiv, 2020. medrxiv.org/content/10.1101/2020.04.08.20058578v4
- 7 NHS. How to get vitamin D from sunlight. www.nhs.uk/live-well/healthy-body/how-to-get-vitamin-d-from-sunlight/
- 8 Department of Health. ncovtracker.doh.gov.ph/
- 9 Department of Trade and Industry. (2020 May 31). Guidelines to Follow on Minimum Health Protocols for Dine-In Restaurants and Fastfood Establishments. dtiwebfiles.s3-ap-southeast-1.amazonaws.com/COVID19Resources/COVID-19+Advisories/310520_Guidelines_Dine-In_Restaurants_Fastfoods.pdf
- 10 Philippine Health Insurance Corporation. (2020 April 14). Guidelines On The COVID-19 Community Isolation Benefit Package (CCIBP). Circular No. 2020-0012. www.philhealth.gov.ph/circulars/2020/circ2020-0012.pdf
- 11 Department of Health. COVID-Situationer Issue 45. drive.google.com/drive/folders/1fgFRsq1EwepA02VoUJrNFbDXpnIRUPgs
- 12 Department of Health. Guidelines on local isolation and general treatment areas for covid-19 cases (LIGTAS COVID) and the community-based management of mild COVID-19 cases. www.doh.gov.ph/node/21301