

COVID-19

HEALTH BULLETIN

July 13, 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	04
PhilHealth, HMO and group life insurance coverage	05
HMO Coverage on PPEs	05
PhilHealth and HMO coverage for COVID-19 cases	06
Hospital Network	08
Government Guidelines and Instructions	11
Guidelines on cleaning and disinfecting	11
References	14

COVID-19 Update

AS OF JULY 13, 2020

No. of cases worldwide: 12,685,374¹

No. of deaths: 565,000 (4.5%)¹

Confirmed cases in the Philippines: 57,006²

State update on coronavirus outbreak

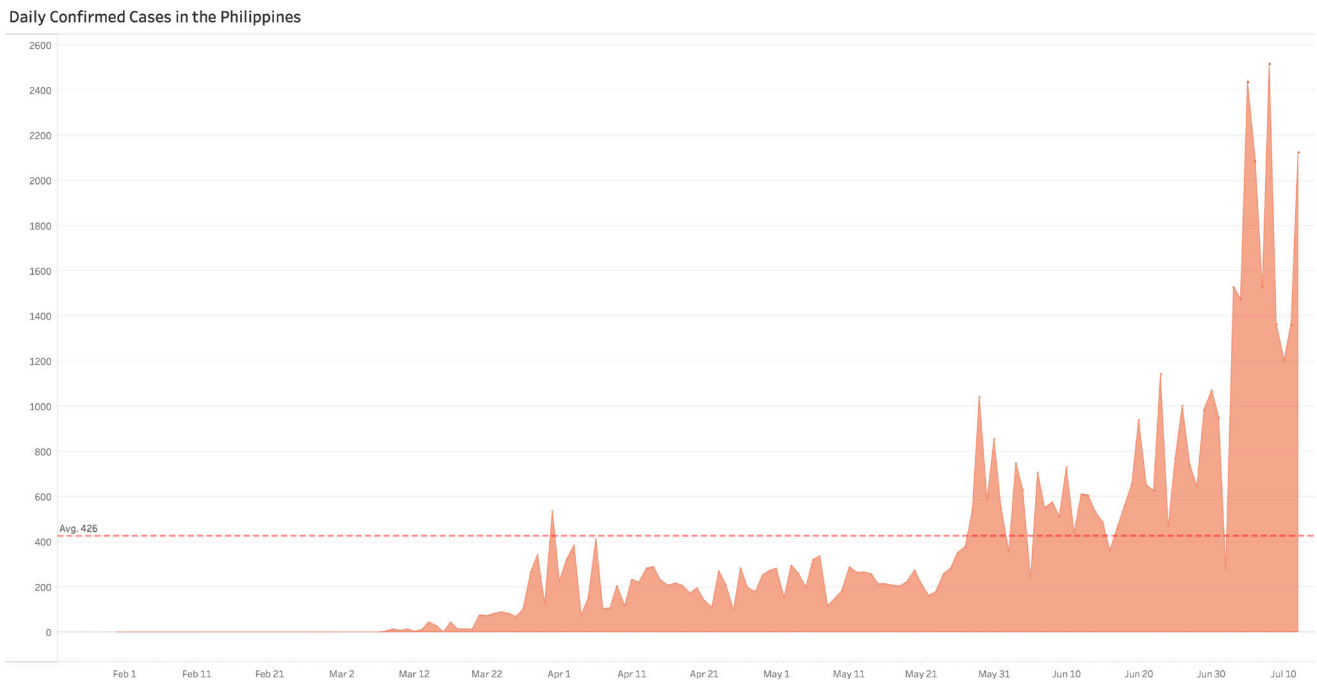


Figure 1. Trend of daily confirmed COVID-19 cases

Last week, the number of coronavirus cases worldwide has surpassed 12 million, and the total death toll reached more than 550,000.

As of July 13, the country's total number of confirmed COVID-19 cases stood at 57,006. Of these cases, 20,371 have recovered and 1,599 have died.

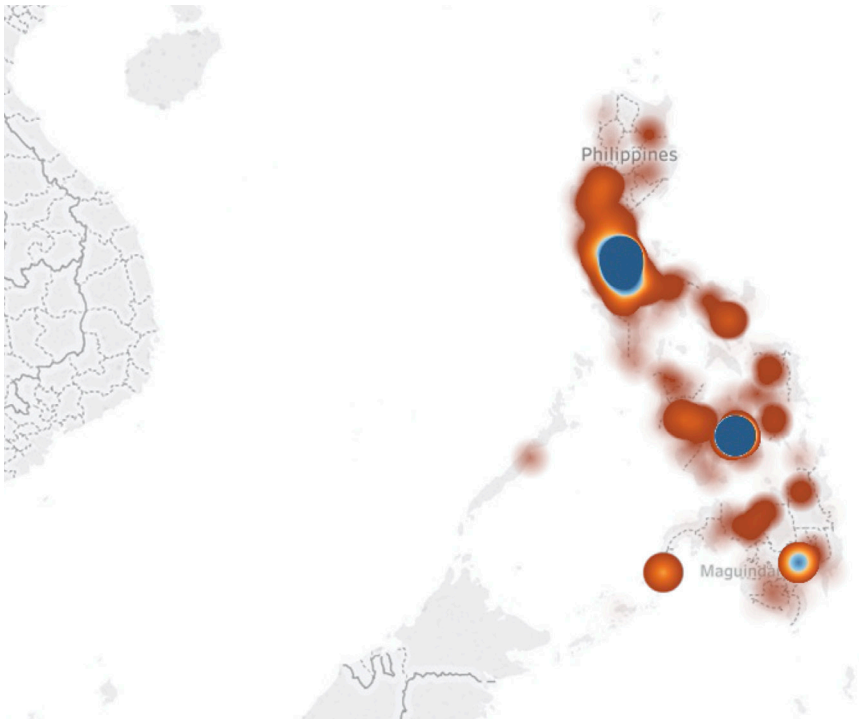


Figure 2. Confirmed COVID-19 cases per region

Cebu City continues to have the highest number of cases, with 6,134 individuals who tested positive for COVID-19 as reported by the Department of Health (DOH) on July 10. Quezon City placed second highest, with 4,190 confirmed cases; followed by Manila, with 2,995; the province of Cebu, with 1,830; and Caloocan City, with 1,290 confirmed cases.

Despite the surge in confirmed cases over the past few weeks, majority of provinces and cities remain under loosened restrictions – general community quarantine (GCQ) and modified general community quarantine (MGCQ).

The World Health Organization (WHO) has issued guidelines on the public health criteria in adjusting public health and social measures during the COVID-19 pandemic.

According to WHO’s criteria, there should be an indication that the virus transmission is controlled. The key measure in identifying this is by computing for the reproduction number (R_t), or the virus’ transmission rate at a given time.³

The effective reproduction number should be <1 for at least 2 weeks, which indicates that an epidemic is controlled and declining.

Based on latest data from the DOH, the country’s reproduction number is at 1.26, which means that each confirmed person with COVID-19 “was infecting an average of 1.26 other persons around 2 weeks ago.”⁴

Meanwhile, researchers from the University of the Philippines (UP) estimate the reproduction number at 1.28. The report also projects that there will be least 60,000 COVID-19 cases by July 31 if the reproduction number remains the same and without significant change in the government's intervention and strategies.⁵

UP researchers recommend that the government needs to recalibrate its strategies by conducting aggressive contact tracing, scaling up tests by fast-tracking the accreditation of COVID-19 laboratories, and relying on evidence-based policies and decision making, among others.

Table 1. Confirmed COVID-19 cases as of July 10 and the University of the Philippines' projection

AREA	CONFIRMED CASES (July 10, 2020)	REPRODUCTION NUMBER (R_t)	CONFIRMED CASES PROJECTION BY JULY 31, 2020
National Capital Region	22,618	1.28	27,000
Province of Cebu	1,830	1.8*	15,000–30,000**
Philippines	54,222	1.28	60,000

*Cebu's reproduction number during ECQ

**If ECQ will remain, the projection for Cebu is 15,000 cases. If restrictions are relaxed, around 20,000–30,000 by July 31.

Medical Updates

A still-unpublished study from Italy suggests that, among people aged 21 years old and below who are positive for COVID-19, up to 82% do not show any symptoms.

The likelihood of symptoms showing seems to increase with age, but even among those aged 80 years and above, more than 35% of COVID-19 patients can be asymptomatic.⁶

Similarly, a study from Spain, published on July 6, 2020, by the Lancet, reported that at least 30% of people who got positive results from rapid testing showed no symptoms.⁷

What you should do and why

As the pandemic drags on, we see more and more people going out unnecessarily, meeting friends, visiting other households, and not wearing masks.

The phenomenon has a name: *caution fatigue*.

The thing about fatigue is you can't fight it with logic. We can't reason ourselves into returning to our former levels of vigilance. More importantly, we can't reason others into returning to their former levels of vigilance.

The most effective thing we can do is to offer ways to reduce the harm that comes from caution fatigue:⁸

- **Identify high-risk activities and low-risk activities.** Your employees will go out for fun, and forbidding them from doing so will only mean they will still do it but not post it on social media. Instead, educate them on places they can go that pose lower risks for their health.
- **Do a root-cause analysis on why your employees don't follow safety protocols.** Maybe the protocol is too complex – can you make it simpler? Maybe they don't have the material resources – can you provide them with masks and face shields so they don't have to get their own? Are you making sure there is always soap and paper towels in the bathroom?
- **Make sure people know what to expect in case they get sick.** Make sure that safety and confidentiality protocols are clear and implemented. Accept that some employees will get sick. Your main concern will then be to make sure they do not try to hide it and infect others.

PhilHealth, HMO and group life insurance coverage

HMO Coverage on PPEs

Due to the demand for extra protection for those who are administering healthcare services during the COVID-19 pandemic, ActiveLink reached out to HMO providers to clarify if the personal protective equipment (PPE) used in ailments are covered by HMOs. Provided below are the HMO provider's response:

- **PhilCare** will cover PPE charges for outpatient, inpatient, and emergency cases, provided that the PPEs were utilized by COVID-19 patients or individuals who are probable or suspected with COVID-19. Otherwise, all PPEs utilized for non-COVID-19-related cases are not covered and become miscellaneous items, since PPEs are not medically necessary in such conditions. (As of June 15, 2020)
- **Intellicare and Avega** will cover PPE charges for inpatient and emergency cases for COVID-19 and related cases only. PPEs used for non-COVID-19 cases will not be covered and may be charged to the patient. (As of June 17, 2020)
- **Etiqa** will cover PPE charges for emergency and inpatient ailments on COVID-19 and related cases only, subject to the usual coordination of benefits, limits of the plan, and applicable PhilHealth coverage. PPEs used for outpatient and diagnostic services may be charged to the patient, depending on the existing policy of the healthcare plan. (As of June 17, 2020)
- **Maxicare** mentions that some hospitals and clinics may charge additional fees for services or items that are not covered by Maxicare, such as:
 - Requiring members to undergo COVID-19 testing prior to consultation
 - Charging the costs of PPE to patients

While it is possible that these extra measures adhere to the clinic or hospital's safety protocols, the additional costs will not be reimbursed by Maxicare, because these deviate from the testing protocol prescribed by the Department of Health (DOH) and are not part of Maxicare's coverage. (As of June 25, 2020)

PhilHealth and HMO coverage for COVID-19 cases

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 availments related to COVID-19, based on the allowable limit of the member's policy:

- Intellicare
- Maxicare
- Avega
- PhilCare
- Cocolife
- Etiqua

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

Per PhilHealth's circular, HMO coverage will be deducted first from the hospital bill, and then the PhilHealth benefits.⁹

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

- Manulife Philippines
- Etiqua
- 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.
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 July 7, 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
2. Chinese General Hospital and Medical Center
3. United Doctors Medical Center
4. Bautista Hospital
5. De La Salle University – Rodolfo Poblete Memorial Hospital
6. N.L. Villa Memorial Medical Center
7. Valenzuela Citicare Medical Center – THPGI
8. Metro North Medical Center
9. Diliman Doctors Hospital
10. Fe Del Mundo Medical Center
11. Providence Hospital

Meanwhile, here are some hospitals currently accommodating and handling COVID-19 cases:¹⁰

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
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
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-Biñan	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

Guidelines on cleaning and disinfecting

To prevent the spread of COVID-19, the DOH has issued guidelines on the use of chemical disinfectants such as sodium or calcium hypochlorite solution for cleaning public places, private offices, and homes:¹¹

The guidelines distinguish the differences of the following:

- Calcium hypochlorite is the main active ingredient of commercial products such as bleaching powder or chlorine powder.
- Sodium hypochlorite is often encountered as a pale greenish-yellow dilute solution commonly known as liquid bleach.

General guidelines:

1. Sodium hypochlorite solution at 0.5% (using a ratio of 1:10) shall be used for disinfecting surfaces such as soiled clothes, toilet, body fluids spilled on floors, vehicles, roads, disposed PPEs, and similar healthcare wastes, among others.
2. If sodium hypochlorite solution at 0.5% will be used for hand washing due to the absence of soap and water or alcohol, it must be used with caution because frequent use may lead to dermatitis, which could risk infection.
3. Other disinfectants such as ammonium chloride, phenols, and hydrogen peroxide shall be used according to the manufacturer's instructions.
4. All individuals handling disinfection must wear appropriate personal protective equipment (PPE) such as aprons, rubber gloves, etc.
5. Proper hand hygiene must be practiced before and after disinfection activity.

Preparing disinfectant solution:

1. Sodium hypochlorite solution at 0.5% for surface disinfection (1:10 solution):
 - a. Using household bleach with 5% active chlorine, dilute 1 part of bleach with 9 parts of clean water.
 - b. Using chlorine powder, granules, or tablets with 60% to 70% active chlorine, dissolve 1 tablespoon (10 grams) of chlorine in 2 liters of clean water. Mix the solution thoroughly using a stick.

2. Sodium hypochlorite solution at 0.5% for surface disinfection (1:10 solution):
 - a. Using household bleach with 0.5% active bleach, add 1 part of the solution to 9 parts of clean water. Alternatively, add 100 ml (7 tablespoons) of solution to 1 liter of clean water.

Preparing disinfectant solution:

1. Clean and disinfect high-touch surfaces and objects daily (e.g., tables, countertops, light switches, doorknobs, and cabinet handles) using a regular household detergent and water:
 - a. If surfaces are visibly dirty, clean the surface with a detergent or soap and water prior to disinfection.
 - b. Always follow the manufacturer's instructions for all cleaning and disinfection products. Labels contain instructions for safe and effective use of the cleaning product, including information on dilution and precautions such as wearing gloves and having good ventilation while using the product.
 - c. Apply the cleaning or disinfectant solution onto the surface using a cloth or paper roll.
 - d. While it is more advisable to mop or wipe surfaces directly, spraying the cleaning or disinfectant solution directly on a surface can be done but with caution.
2. Make sure the toilet and bathroom are cleaned daily with a regular household detergent and water.
 - a. Handle feces from diapers or bedpans with care, ensuring the feces are safely disposed in the toilet.
 - b. For bedpans, after disposing of the feces, the bedpan should be cleaned with household detergent and water, then disinfected with a strong (0.5%) chlorine solution, and then rinsed with clean water. All rinsing water should be disposed of in the toilet.
3. Mop the floors with household detergent and water at least once a week, or more frequently if household members are regularly going in and out of the house.
4. Any leftover bleach or disinfection solution must be disposed of and remade every 24 hours.
5. For soft (porous) surfaces, such as carpeted floor, rugs, and drapes, remove visible contamination and clean with the appropriate cleaners indicated for use on these surfaces. After cleaning:
 - a. Launder items according to the manufacturer's instructions. If possible, launder items using the warmest appropriate water setting.
 - b. Use household cleaning products that are suitable for porous surfaces in accordance with the manufacturer's instructions.

Disinfecting vehicles

1. Clean the vehicle before disinfecting:
 - a. Microfiber cloths and mops are recommended for removing up to 99% of microbes.
2. Put on the PPE – a must for health-facility sanitary workers – and never touch your face.
3. Prepare bleach/disinfectant solution according to the manufacturer's instructions.
 - a. For a 70% chlorine solution (calcium hypochlorite), mix 10 tablespoons of chlorine with 20 liters of water. Stir for 10 seconds or until the chlorine has dissolved, then wait for 30 minutes before use.
4. While disinfecting, keep windows and doors open for ventilation.
5. If disinfectants cannot be applied directly, they may be sprayed with caution on surfaces like walls, doors, windows, glass, floor, etc. (avoid electronics) from one end to another.
6. Remove the PPE and dispose it in a trash bag or infectious waste bin.
7. Wash hands with soap and water, take a shower, and change clothes immediately.

Storage of chlorine and prepared solutions

1. Store chlorine (liquid or powder) in air-tight, non-metallic containers, away from heat, light, and humidity, in a ventilated area.
2. Carefully close disinfectant containers after use.
3. Never place in contact with water, acid, fuel, detergents, organic, or inflammable materials (e.g., food, paper, or cigarettes).
4. Change the prepared solutions every day. Do not prepare too much solution at a time to avoid wastage.

References:

- 1 World Health Organization. www.who.int/emergencies/diseases/novel-coronavirus-2019
- 2 Department of Health. www.doh.gov.ph
- 3 World Health Organization. (2020 May 12). Public health criteria to adjust public health and social measures in the context of COVID-19. www.who.int/publications/i/item/public-health-criteria-to-adjust-public-health-and-social-measures-in-the-context-of-covid-19
- 4 Department of Health. (2020 July 9). Beat COVID-19 Situationer. bit.ly/BeatCOVID19PH
- 5 University of the Philippines. COVID-19 forecasts in the Philippines: NCR, Cebu and COVID-19 hotspots as of June 25, 2020. www.up.edu.ph/covid-19-forecasts-in-the-philippines-ncr-cebu-and-covid-19-hotspots-as-of-june-25-2020/
- 6 Cohut, M. COVID-19: Over 80% of young people may show no symptoms. Medical News Today. July 9, 2020. www.medicalnewstoday.com/articles/covid-19-over-80-of-young-individuals-may-show-no-symptoms
- 7 Pollan, M., et al. Prevalence of SARS-CoV-2 in Spain (ENE-COVID): a nationwide, population-based seroepidemiological study. Lancet. 2020. [www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736\(20\)31483-5.pdf](http://www.thelancet.com/pdfs/journals/lancet/PIIS0140-6736(20)31483-5.pdf)
- 8 Marcus, J. Quarantine Fatigue Is Real. The Atlantic. May 11, 2020. www.theatlantic.com/ideas/archive/2020/05/quarantine-fatigue-real-and-shaming-people-wont-help/611482/
- 9 Philippine Health Insurance Corporation. Full financial risk protection for Filipino health workers and parties against COVID-19. www.philhealth.gov.ph/circulars/2020/circ2020-0011.pdf
- 10 Department of Health. ncovtracker.doh.gov.ph/
- 11 Department of Health. Guidelines on Cleaning and Disinfection in Various Settings as an Infection Prevention and Control Measure Against COVID-19. www.doh.gov.ph/sites/default/files/health-update/dm2020-0157.pdf