

COVID-19

HEALTH BULLETIN

April 6, 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.

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COVID-19 Update

AS OF APRIL 5, 2020

No. of cases worldwide: 1,218,4741

No. of deaths: 65,884 (5%)1

Confirmed cases in the Philippines: 3,246²

Philippines COVID-19 cases spreading faster than other SEA countries

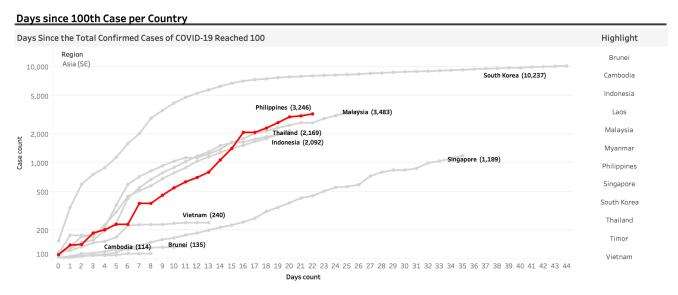


Figure 1. ActiveLink's Business Intelligence Dashboard on COVID-19 Analysis

As the cases of coronavirus disease (COVID-19) rose to more than 3,000, the Philippines placed second to Malaysia on the highest number of confirmed cases in Southeast Asia. Further, the disease is likely spreading faster in the Philippines compared to its neighboring countries.

On March 14, the Philippines reported its first 100 positive cases of the coronavirus. Twenty-two (22) days after, the country has reported a total of 3,246 confirmed cases. This is higher than Malaysia's confirmed number cases 22 days after it reached its first 100.

Table 1. Malaysia and Philippines after 100th case

	DAILY CUMULATIVE CONFIRMED CASES	
DAY AFTER 100TH CASE	MALAYSIA	PHILIPPINES
13	1,306	803
14	1,518	1,075
15	1,624	1,418
16	1,796	2,084
17	2,031	2,084
18	2,161	2,311
19	2,320	2,633
20	2,470	3,018
21	2,626	3,094
22	2,626	3,246
23	2,908	
24	3,116	

In fact, the Philippines had higher confirmed cases than Malaysia starting on the 16^{th} day since the 100^{th} case. The forecast for confirmed cases continues to rise as the government certifies more hospitals for COVID-19 testing.³

As of writing, there are eight (8) facilities conducting clinical test for COVID-19, while other hospitals are still on the accreditation process:

Table 2. Accredited testing facility with daily testing capacity

FACILITY	ESTIMATED DAILY TESTING CAPACITY
Research Institute for Tropical Medicine, Inc.	900
San Lazaro Hospital	60-100
UP National Institutes of Health (UP NIH)	80
Lung Center of the Philippines	100
Baguio General Hospital and Medical Center	150
Western Visayas Medical Center	80
Vicente Sotto Memorial Medical Center	240
Southern Philippines Medical Center	100

Rationale for interventions

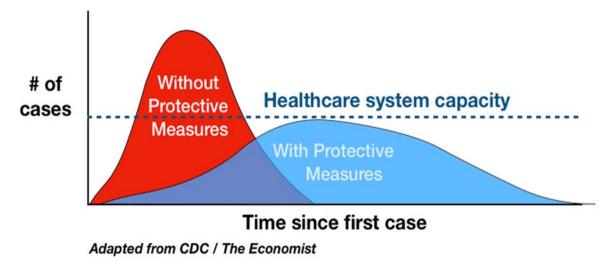


Figure 2. Pandemic outbreak with and without protective measures

Figure 2 explains the equal importance of slowing down the spread of coronavirus and stopping it completely. A steep peak shows a surge of the outbreak that the healthcare system won't be able to accommodate, versus a gentler curve indicating gradual infection over a longer period.

To achieve a gentler curve during a pandemic, the US Centers for Disease Control and Prevention (CDC) recommends communities to implement nonpharmaceutical interventions like:⁴

Personal level:

- Voluntary home quarantine for ill persons, including their household members
- Face mask use by ill persons
- Hand hygiene and respiratory etiquette (cover coughs and sneezes)

Community level:

- School closures
- Cancellation or postponement of mass gatherings
- Other social distancing measures (e.g., telecommuting in workplaces)

These nonpharmaceutical interventions are scientifically proven to:

- help slow down the spread of infectious disease;
- allow time for state healthcare system to prepare resources for the increased demand of health services;
- reduce load for healthcare facilities;
- reduce morbidity and mortality; andservices; and
- give ample time for pandemic vaccine production and distribution.

Hospital and bed capacity

As pandemic numbers rise in the country, some private hospitals in Metro Manila are filled to capacity, and can no longer guarantee rooms for patients who need confinement due to COVID-19.

The Department of Health (DOH) recorded 1,224 hospitals in the Philippines last 2016. Around 65%, or 790, of which were private hospitals, while the remaining 434 hospitals were government owned.⁵

With 101,688 hospital beds nationwide, the average bed per hospital stood at 83.1 beds. Relative to the country's population, there were 10.1 beds for every 10,000 population (1 bed:1,000 individuals): for the National Capital Region (NCR), 23 beds for 10,000 individuals; for the rest of Luzon, Visayas and Mindanao had 8.2, 7.8 and 8.3 beds, respectively.

The mentioned data covers hospital levels 1, 2 and 3. The hospital bed capacity for COVID-19 cases are expected to be lower because only hospital levels 2 and 3 are fit for the treatment of the infection.

To mitigate the spread of disease, the Philippine government implemented Luzon-wide Enhanced Community Quarantine by enforcing strict lockdown, class suspensions, and temporary cease of mass transportation. Over the past weeks, other local government units in Visayas and Mindanao had also placed their areas in community lockdown after cases of coronavirus were confirmed in their localities.

Medical Updates

In Japan, Phase III clinical trials have begun on favipiravir, an antiviral drug, to see if the drug works any better than the current "gold standard" available for treating COVID 19.

Favipiravir is a prescription drug. At present, it can only be prescribed for treatment of influenza infections if the situation meets 2 conditions:

- There is an outbreak of a new or reemerging influenza virus infection, and
- The other available influenza antiviral drugs have proved insufficiently effective.⁶

In Japan, there is a third condition:

• The government must give an explicit go-signal to healthcare professionals that the drug may be prescribed within a specific time span, based on the health situation in the country.⁷

Favipiravir cannot be given to women who are pregnant or suspected to be pregnant, as it can harm an unborn child. A negative pregnancy test is required before giving it to women of child-bearing potential.

It should be given with extreme caution to patients with a history of gout.⁷

A detailed description of adverse reactions, or side effects, to faviripavir can be found in www.cdc.gov.tw/File/Get/ht8jUiB_MI-aKnlwstwzvw

What you should do and why

In these days when "research findings" are all over the internet, we need to educate ourselves about clinical trials, and not add to COVID-19 misinformation by sharing unvalidated findings. We need to be aware that if research is only done in test tubes or in animals, it does not really show whether a substance has any therapeutic benefit at all when used in humans.

Phase I clinical trials are the first time a substance is tested on humans. It is conducted in small groups, usually fewer than 20 people. It does not yet show whether a drug works, but only whether a drug is safe for healthy humans to ingest.

In **Phase I,** researchers can find that a dose that worked on animals proves toxic to humans. Phase II clinical trials show whether a drug has any treatment benefit to sick humans. It is usually conducted on around a hundred people.

A drug may dead end in Phase II if researchers find that its treatment benefits are overshadowed by its adverse effects.

Phase III clinical trials are the first time a drug is tested against current treatments. Except in special situations, there is no point in approving a new drug if it doesn't work any better than the old ones, because we already have better safety data on old drugs.

The number of study participants in a Phase III trial should be in the hundreds or thousands.⁸

HMO Coverage

As of April 3, 2020, HMO providers will cover symptoms and complications associated with COVID-19, while testing will be covered by PhilHealth.

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

1. Maxicare

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

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

2. Intellicare

Aventus clinic Makati-Filomena, BGC and Cebu (Cybergate and TGU) branches continue to operate from Monday to Sunaday, 7 AM to 4 PM.

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

3. PhilCare

COVID Care Helpline: (02) 8462-1810 Customer Service: (02) 8462-1800

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)

5. Cocolife 24/7 Helpline

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

Mobile SMS: 0917-622-COCO

Mobile Call:

Globe: 0917-5360962 Smart: 0908-8947763 Sun: 0922-8928828

Hospital Network

As of April 3, 2020, these hospitals are already 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 Hospital
- 7. De Los Santos Medical Center
- 8. De La Salle University Medical Center
- 9. Our Lady of the Pillar Medical Center
- 10. Medical Center Imus
- 11. Bautista Hospital

Meanwhile, here are some hospitals currently accommodating and handling COVID-19 cases9:

NCR

PRIVATE HOSPITAL	ADDRESS	CONTACT NO.
Fatima University Medical Center	20 MacArthur Highway,	(02) 8291-6538
	Valenzuela City	
Cardinal Santos Medical Center	10 Wilson, Greenhills West,	(02) 8727-0001
	San Juan City	
University of the East Ramon	64 Aurora Blvd.,	(02) 8715-0861
Magsaysay Memorial Medical Center	Quezon City	
Diliman Doctors Hospital	251 Commonwealth Ave.,	(02) 8883-6900
	Matandang Balara, Quezon City	
Manila Doctors Hospital	667 United Nations Ave,	(02) 8558-0888
	Ermita, Manila	
University of Santo Tomas Hospital	España Blvd.,	(02) 8731-3001
	Sampaloc, Manila	
Our Lady of Lourdes Hospital	46 P. Sanchez Street,	(02) 8716-8001 to 20
	Sta. Mesa, Manila	
Adventist Medical Center – Manila	1975 Donada cor. San Juan St.,	(02) 8525-9191
	Pasay City	
San Juan de Dios Education	Service Rd, 2772 Roxas Blvd.,	(02) 8831-9731 to 36,
Foundation, Inc. Hospital	Pasay City	02) 8831 5641
Veterans Memorial Medical Center	North Ave., Diliman,	(02) 8927-6426
	Quezon City	

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,	(049) 303-0000
	Laguna	
Our Lady of Mt. Carmel Medical	Km.78 McArthur Highway Brgy.	(045) 435-2420
Center	Saguin, San Fernando, Pampanga	
Bataan St. Joseph Hospital and Med-	151 Don Manuel Banzon Avenue,	(047) 237-0226
ical Center	City of Balanga, Bataan	
Urdaneta Sacred Heart Hospital	15 MacArthur Highway, Urdaneta,	(075) 656-2296
	Pangasinan	
Ace Dumaguete Doctors, Inc.	Claytown Road, Dumaguete City,	(035) 523-5957
	Negros Oriental	
Daniel O. Mercado Medical Center	1 Pres. Laurel Highway, Tanauan	(043) 778-1810,
	City, Batangas	(043) 405-1000
Dr. Pablo O Torre Memorial Hospital	BS Aquino Dr, Bacolod,	(034) 433-7331
	Negros Occidental,	
Clinica Antipolo Hospital	L. Suumulong Memorial Circle.,	(02) 8695-9486
and Wellness Center	Antipolo City	
Divine Grace Medical Center	Antero Soriano Highway, General Trias,	(046) 482-6888
	Cavite	
Nueva Ecija Doctors Hospital	AH 26, Cabanatuan City,	(044) 960-5500
	Nueva Ecija	

Perpetual Help Medical Center-Binan	National Highway, Sto. Nino,	(049) 531-4475
	Binan City, Laguna	
San Pedro Calungsod	Kalayaan Rd. Kawit, Cavite	(046) 484-3112
Medical Center		
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.	(032) 451-1996
	San Isidro, Angono, Rizal	
Batangas Health Care Hospital Jesus	Gov. Antonio Rd., Batangas City	(043) 723-4144
of Nazareth		
Binakayan Hospsital and	179 Covelandia Rd. Balsahan-Bisita,	(046) 516-0500
Medical Center	Kawit, Cavite	
Binangonan Lakeview Hospital	193 Manila East Rd.,	(02) 8570-0791
	Binangonan, Rizal	
Cavite Medical Center	Manila-Cavite Rd., Dalahican,	(046) 431-9988
	Cavite City	

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

DOLE's CAMP Financial Assistance

The Department of Labor and Employment's COVID-19 Adjustment Measures Program (DOLE-CAMP) aims to provide financial assistance to workers in private establishments affected by the COVID-19 pandemic.

CAMP is mandated to provide one-time cash assistance (Php 5,000) to displaced workers whose monthly earnings are reduced or suspended. This program is not intended for employees that are still earning a full month's salary during the COVID-19 pandemic.

Prior to the Bayanihan to Heal as One Act (BHOA, or R.A. 11469), the DOLE initially set Php 1.3 billion fund to help 250,000 affected and displaced workers in private establishments.¹⁰

In 2018, more than 20 million Filipinos worked in a private establishment. Majority were from the National Capital Region (17%), CALABARZON (17%), and Central Luzon (12%).

Table 3. Workers in private establishments, by region, 2018

REGION	EMPLOYEES	% FROM TOTAL
National Capital Region	3,496,655	17%
Cordillera Administrative Region (CAR)	282,236	1%
Region I (Ilocos Region)	972,175	5%
Region II (Cagayan Valley)	668,684	3%
Region III (Central Luzon)	2,554,505	12%
Region IV-A (CALABARZON)	3,574,751	17%
MIMAROPA Region	537,514	3%
Region V (Bicol Region)	956,628	5%
Region VI (Western Visayas)	1,525,524	7%
Region VII (Central Visayas)	1,558,113	8%
Region VIII (Eastern Visayas)	642,742	3%
Region IX (Zamboanga Peninsula)	481,795	2%
Region X (Northern Mindanao)	902,334	4%
Region XI (Davao Region)	1,057,133	5%
Region XII (SOCCSKSARGEN)	799,610	4%
Region XIII (Caraga)	429,000	2%
Autonomous Region in Muslim Mindanao (ARMM)	169,000	1%
Philippines	20,609,000	100%

For some private companies, a work-from-home arrangement is a workable solution to continue business operations without reducing working hours and salaries of employees. However, there are private companies who do not have the means to arrange remote work setup, or their business nature requires employees to work on site. As a result, companies may require a few of their employees to work shorter hours, temporarily suspend some employees, or worse, temporarily shut down the company until the community lockdown is lifted.

With slower consumer demands, businesses are taking a hit, especially micro, small, and medium enterprises (MSMEs).

In the 2018 List of Establishments, the Philippine Statistics Authority (PSA) recorded more than 1 million businesses operating in the Philippines. Around 99.5% were MSMEs, while the remining 0.5% were large companies.¹¹

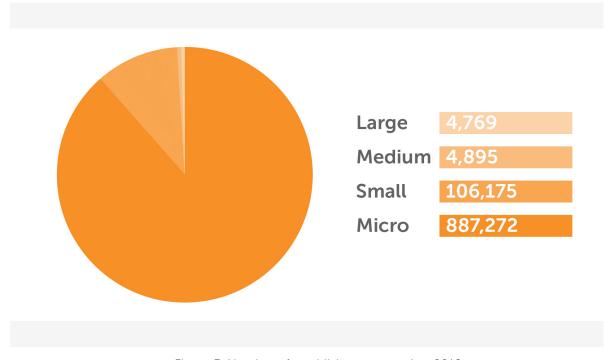


Figure 3. Number of establishments per size, 2018

Table 4. Enterprise standard classification

SIZE	BY EMPLOYEES	BY SIZE
Micro	1-9 employees	Up to Php 3,000,000
Small	10-99 employees	Php 3,000,001-15,000,000
Medium	100-199 employees	Php 15,000,001-100,000,000
Large	200 and above employees	Php 100,000,001 and above

Table 5. Total employment per establishment size, 2018

SIZE	EMPLOYEES	% SHARE
Micro	2,610,221	28.86%
Small	2,445,111	27.04%
Medium	658,930	7.29%
Large	3,328,801	36.81%

Among the top industries in MSMEs are wholesale and retail trade, vehicle and motor repair, accommodation and food service activities, manufacturing, financial and insurance activities, and education.

Majority of these MSMEs were in NCR, with 1.6 million workers; CALABARZON, with more than 800,000; Central Luzon, with 600,000; and Central Visayas, with almost 450, 000 workers.

As of March 27, more than 9,000 establishments reported that 317,171 of their workers were displaced due to flexible work arrangements or temporary closures. Clearly, this has exceeded DOLE's initial estimate of 250,000 displaced workers.¹²

Given the number of affected workers in the country, and the possibility of extending the lockdown period, the department is now looking into requesting additional funding so that all affected workers can receive CAMP financial assistance.

Other clarifications from DOLE

- If payroll is unavailable, the company can submit employee pay slips, SSS alphalist, logbooks, or other documents that can serve as proof of employment, to DOLE for CAMP application.¹³
- Large establishments can apply for CAMP assistance program for their affected employees. However, DOLE will prioritize the processing of CAMP applications from MSMEs.
- The month-long enhanced community quarantine is not included in the employees' probatioary period.¹⁴
- Employers are allowed to defer holiday pay on April 9, 10, and 11 in consideration of the existing national emergency on the coronavirus outbreak. Establishments that are closed or have ceased operation during the quarantine period are exempted of the holiday pay.¹⁵

DTI reminds BPOs on COVID-19 countermeasures in the workplace

The Department of Trade and Industry reminded business process outsourcing (BPO) companies that the time for setting temporary accommodations, shuttle services, and equipment transfers has passed, and BPO companies should adopt to the following practices in the workplace:¹⁶

- One (1) person per square meter of space should be observed
- Promoting of frequent handwashing with soap and running water. If soap and running water are unavailable, company must supply alcohol-based hand sanitizers with at least 70% alcohol content
- Encourage employees to inform their company officers if feeling unwell
- Encourage respiratory etiquette, including covering coughs and sneezes
- Company must report to DOH if an employee is exhibiting symptoms of COVID-19
- Inter-Agency Task Force (IATF) identification cards will not be issued to BPO employees, because they are expected to be housed or shuttled to and from work

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