

COVID-19

HEALTH BULLETIN

April 20, 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

COVID-19 in PH shows no signs of slowing down	01
Medical Updates	05
PhilHealth, HMO and group life insurance coverage	06
Hospital Network	08
Government Guidelines and Instructions	11
PhilHealth's COVID-19 benefits package	11
Social Amelioration Program	12
References	14

COVID-19 Update

AS OF APRIL 20, 2020

No. of cases worldwide: 2,411,553¹

No. of deaths: 165,338 (6.8%)¹

Confirmed cases in the Philippines: 6,459²

COVID-19 in PH shows no signs of slowing down

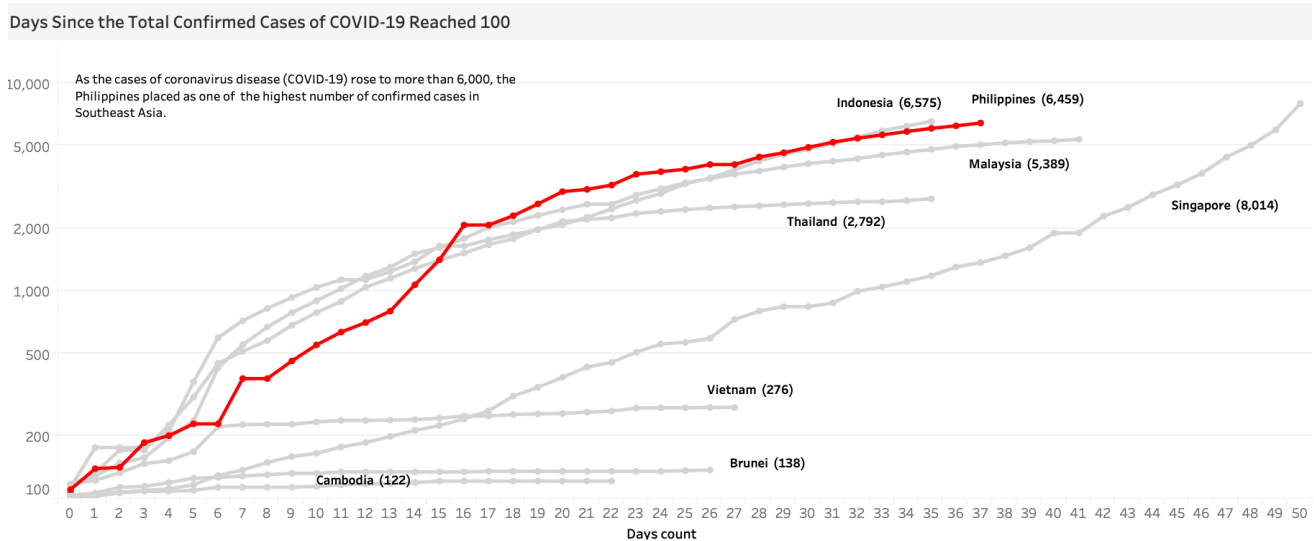


Figure 1. ActiveLink's Business Intelligence tool on coronavirus trend after the 100th case

Last week, the number of patients who recovered from the coronavirus diseases 2019 (COVID-19) outnumbered the number of deaths for the first time. Thirty-four days after the country's 100th case, more than 6,000 people in the Philippines tested positive for COVID-19, with no signs of slowing down.

Of 6,459 coronavirus cases, 613 recovered from the virus, while 428 died. This brings the country's fatality rate to 6.6%, which is slightly lower than the global average of 6.8%.

There are now 17 accredited laboratories for coronavirus testing. The additional testing centers can help ramp up the country's daily testing capacity for COVID-19:³

1. Detoxicare Molecular Diagnostics Laboratory
2. Makati Medical Center
3. Philippine Red Cross (PRC)
4. St. Luke's Medical Center – BGC (SLMC-BGC)
5. V. Luna Hospital
6. Chinese General Hospital

The continual increase of coronavirus cases also signals the increase in demand for referral hospitals and quarantine facilities. As of April 13, the Department of Health (DOH) designated 75 COVID-19 referral hospitals that can nurse 3,194 patients. Sport stadiums and convention centers were also converted to mass-quarantine facilities:^{5,6}

FACILITY	INDIVIDUALS TESTED
Rizal Memorial Complex	120
Philippine International Convention Center	294
World Trade Center	502
ASEAN Convention Center ^{4,6}	200
New Clark City Government Building ^{4,6}	800
BRP Ang Pangulo (Philippine president's yacht)	28

Further, some cities in Metro Manila have conducted mass or community-based testing in their localities. These cities are Valenzuela City,⁷ Quezon City, and Manila.⁸

Philippines' testing capacity lags behind other countries

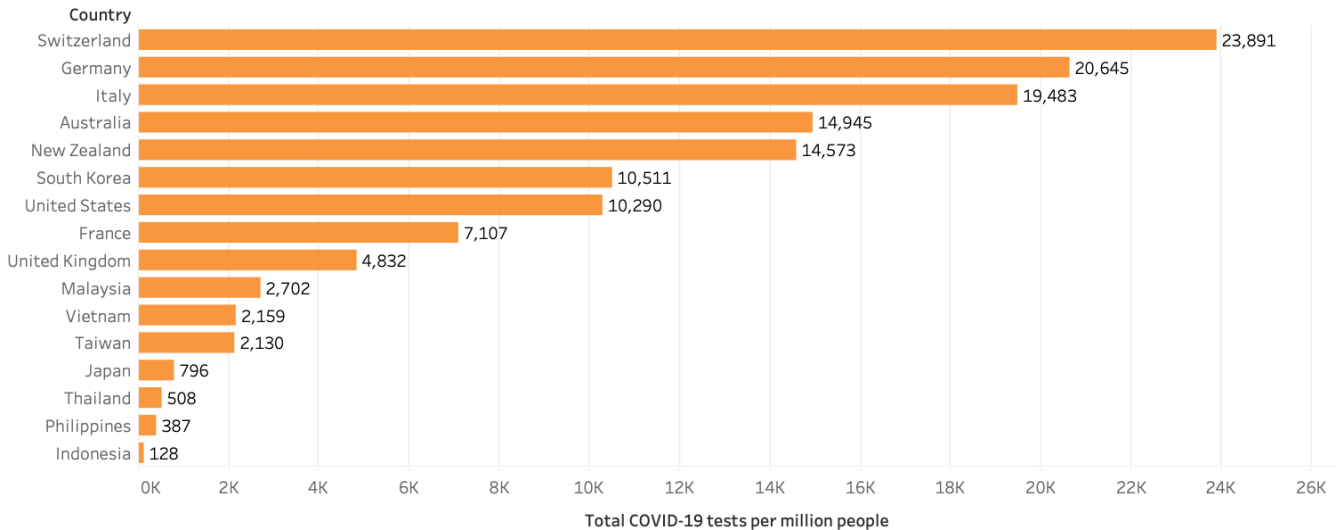


Figure 2. COVID-19 tests per one million people per country (April 17, 2020)

Despite the increase in laboratory facilities and conducted COVID-19 tests last week, the country lags in terms of conducted tests per one million people.

For every one million people, the Philippines had only tested 387 individuals. This is far behind other countries such as Germany with 20,645 conducted tests per one million people;

South Korea with 10,511 tests per one million; and our neighboring Southeast Asian countries like Malaysia and Vietnam with 2,702 and 2,159 conducted tests per one million people, respectively.

Widespread testing of individuals who are presenting symptoms, and tracing the people who came in contact with them (household members, colleagues), will help the state health department to identify virus carriers and isolate individuals who tested positive for COVID-19.

After identifying the virus carriers, the health department can then understand where the virus is and apply necessary quarantine protocols to break the chains of transmission.⁹

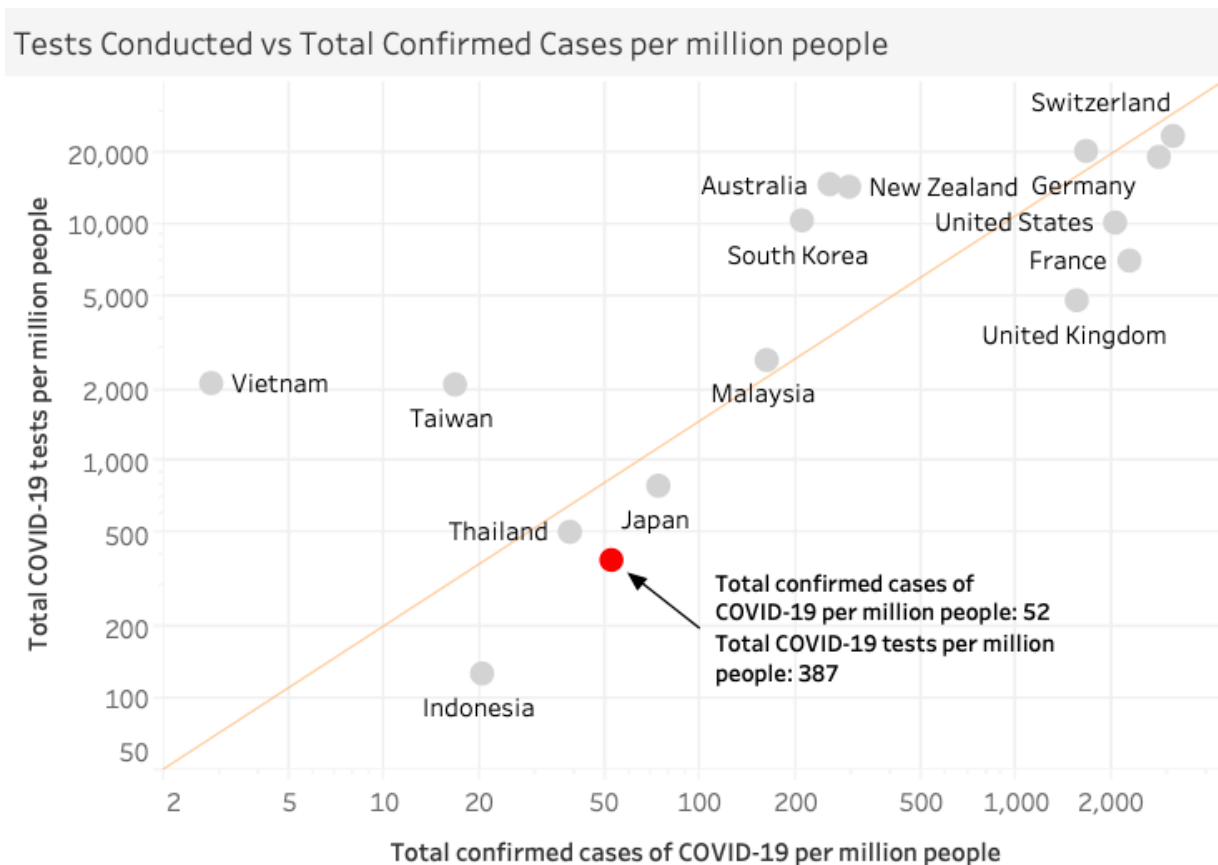


Figure 3. Rate of conducted test versus confirmed COVID-19 per one million people (April 17, 2020)

Figure 3 presents the number of tests per confirmed case in several countries. Although Switzerland performed the highest number of tests for COVID-19, it also has the highest confirmed cases per one million people.

In the Philippines, 52 people have been found infected for every one million population. However, only 387 have been tested for every one million population. This sets the rate of confirmed cases per test at 13%.

It is worth noting in Figure 3 that, in many cases, the countries that report the most number of cases are, unsurprisingly, also the ones that had conducted the most number of tests.

Nevertheless, a few countries notably buck this trend: France and the UK have shown a disproportionately high number of confirmed cases relative to number of tests, while Vietnam's and Taiwan's rates are disproportionately low.

Vietnam was able to test 2,159 per one million people, and only 3 were confirmed cases. To this day, Vietnam has not reported a single case of death due to COVID-19. Meanwhile Taiwan tested 2,130 per one million people, and only 17 cases were confirmed.

While people with severe symptoms are getting tested for COVID-19, there may be more people with mild or no symptoms who are not being tested. Hence, it is difficult to identify where the virus is and enforce quarantine protocols for virus carriers, to break the chains of transmission.

Medical Updates

As the supply of personal protective equipment (PPE) remains a major concern during the coronavirus outbreak, researchers from the US National Institutes of Health and the University of California studied various ways to decontaminate used N95 masks so that they can be safely reused.

The researchers found four methods that cleared masks of detectable viable virus: 70% ethanol spray; exposure to ultraviolet (UV) light or dry heat (170°C) for 60 minutes; and treatment with vaporized hydrogen peroxide (VHP).

However, ethanol disinfection can only be used on each mask once, while UV or dry heat treatment can only be used twice, because these methods damage the masks to the extent that they no longer offer effective protection after 1 or 2 rounds of disinfections, respectively.

VHP-treated masks, on the other hand, were able to withstand three treatments without any observable significant damage. This suggests that VHP can be used to treat masks more than three times.¹⁰

What you should do and why

Because masks are in short supply, the public is not advised to wear surgical or N95 masks, as these need to be reserved for health workers.

The public is, however, advised to wear face coverings such as cloth masks, for 2 reasons:

- The cloth masks still offer some degree of protection from infection, although it is much less than what is provided by surgical or N95 masks.
- Many people who are infected by COVID-19 are asymptomatic, so they are unaware that they are sick and spreading the disease. Cloth masks help prevent an asymptomatic carrier from spreading the virus while talking, sneezing, or coughing.

However, masks are only useful if one uses them correctly:

- Have more than 1 cloth mask so you can change it often. Have a plastic pouch in your bag where you can store used masks until you get home and are able to wash them.
- Avoid touching the front of your mask. If you do touch your mask, disinfect your hands immediately.
- Do not pull the mask down to eat and then simply put it back on. Doing this results in your putting germs on the food that you eat.
- Remove your mask by pulling on the straps, not on the mask itself. Put the mask in the laundry immediately. Never reuse a mask without washing it first in soapy water.
- Use cotton cloth, not synthetics, because germs survive longer on synthetics.
- Do not feel too secure behind your mask. Remember that its main purpose is to prevent you from infecting other people, in case you are an asymptomatic carrier. It actually offers very little protection if you are face-to-face with a carrier who is not wearing a mask.¹¹

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.

Due to the extended quarantine period and PhilHealth's new coverage package, ActiveLink reached out to healthcare and life insurance companies to formally inquire about their coverage for COVID-19-related availments.

As of April 17, the following HMO and medical insurance providers confirmed that they will continue to cover availments related to COVID-19, based on the allowable limit of the member's policy:

- Intellicare
- Maxicare
- Cocolife

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

- 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

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 No:

SMS: 0917-622-COCO

Call:

Globe: 0917-5360962

Smart: 0908-8947763

Sun: 0922-8928828

Hospital Network

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:¹²

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 Hospsital 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

PhilHealth’s COVID-19 benefits package

PhilHealth assures the public of its commitment to provide coverage for patients who are suspected or confirmed with COVID-19.

For COVID-19 testing, PhilHealth will cover the tests conducted in RITM-DOH certified laboratories based on the benefits package rate.¹³

For patients who were admitted in PhilHealth-accredited hospitals starting April 15, PhilHealth will cover the admission cost based on a case-rate package:¹⁴

CASE	HOSPITAL CATEGORY	PACKAGE AMOUNT
Mild pneumonia (in the elderly and those with comorbidities)	Levels 1–3 hospital, private room	Php 43,997
Moderate pneumonia	Levels 1–3 hospital, private room	Php 143,267
Severe pneumonia	Levels 2–3 hospital, private room, ICU	Php 333,519
Critical pneumonia	Levels 2–3 hospital, private room, ICU (capable of ECMO, RRT)	Php 786,384
ECMO=extracorporeal membrane oxygenation RRT=renal replacement therapy		

These are mandatory services included in the benefits package, inclusive of professional or readers’ fees:

- Accommodation
- Management and monitoring of illness
- Laboratory, diagnostics and imaging
- Medicine prescribed in the DOH guidelines and protocols
- Supplies and equipment

Further, the following conditions are covered for patients with critical pneumonia:

- Acute respiratory distress syndrome (ARDS)
- Septic shock
- Requiring invasive ventilation
- Requiring extracorporeal membrane oxygenation (ECMO)
- Requiring renal replacement therapy (RRT)

All filing of claims and reimbursements will be handled by the hospital provider. There shall be no direct filing by the PhilHealth member. If patient is not registered to PhilHealth, he or she will still be covered, provided that the patient completes the PhilHealth member registration prior to discharge.

Social Amelioration Program

The government's Social Amelioration Program (SAP) first started in the sugar industry to promote the socioeconomic welfare of sugar farmers and their families. It was signed in 1974 as Presidential Decree No. 621, and enhanced through the passing of Republic Act No. 6982 in 1991.¹⁵ The SAP aims to promote the welfare rights of sugar farmers to receive cash incentives, socioeconomic project for the farm workers, maternity and death benefits, and administrative support.

On March 28, a joint resolution from the departments of social welfare, labor, trade, agriculture, etc., was issued to provide guidelines on the nationwide SAP. Each concerned department outlined their respective social protection programs, projects, and services to mitigate the impact of the COVID-19 outbreak and the enhanced community quarantine.¹⁶

Programs under SAP

The following SAPs are under the banner of the Department of Labor and Employment (DOLE):

1. COVID-19 Adjustment Measures Program (CAMP)

DOLE's CAMP is a one-time cash assistance (Php 5,000) program for displaced workers in private establishments whose monthly earnings are reduced or suspended due to the COVID-19 pandemic.

As of April 15, 5:00 PM, DOLE suspended applications for CAMP, because the department has already released a total of Php 1.2 billion. This amount covers the P5,000 cash assistance to 236,412 workers from 10,663 establishments. The department will continue to pay the pending 85,563 applications submitted prior to April 15.¹⁷

2. Tulong Panghanapbuhay sa Ating Displaced/Disadvantaged Workers (TUPAD) #Barangay Ko, Bahay Ko Disinfection/Sanitation Project (#BKBK)

The TUPAD #BKBK program is a project for workers in the informal sector whose jobs were affected due to the enhanced community quarantine. It is a community-based program that provides temporary employment for displaced workers.

Eligible beneficiaries

The qualified beneficiaries are underemployed, self-employed, or displaced workers who have lost their livelihood or earnings due to the COVID-19 outbreak.

These individuals are no longer eligible for TUPAD #BKBK program if they have availed any of the following SAPs:

- Cash assistance from DOLE's CAMP
- Pantawid Pamilyang Pilipino Program (4Ps)
- Cash assistance from DSWD's Assistance to Individuals in Crisis Situation (AICS)
- Cash assistance for farmers, from the Department of Agriculture

Duration of work

The beneficiaries will be required to work for 4 hours a day for a maximum of 10 days.

Nature of work

The qualified workers will participate in the disinfection and sanitation of their houses and immediate vicinity.

Benefits package

The following benefits will be provided to the TUPAD beneficiaries:

- Salary equivalent to 100% of the prevailing highest minimum wage in the region. Salary will be distributed via money remittance or direct cash payout.
- Group micro-insurance (personal accident or life insurance)
- Brochure on safety and health
- Cleaning and disinfecting materials

Application

The qualified workers must accomplish necessary forms in their respective barangays or local government offices. The barangay or local government may also visit the qualified workers for enlistment. The local government will then submit all necessary documents to their nearest DOLE offices.¹⁸

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 COVID-19 Tracker. www.doh.gov.ph/covid19tracker
4. Jazul, N. Manila Bulletin. news.mb.com.ph/2020/04/09/govt-turns-large-buildings-open-spaces-into-quarantine-facilities-for-covid-19-related-cases
5. Manila Standard. www.manilastandard.net/spotlight/321241/opening-of-quarantine-facilities-support-to-frontliners-show-government-s-capability-to-handle-covid-19-galvez.html
6. Philippine Star. www.philstar.com/headlines/2020/04/13/2006961/dpwh-readies-3-facilities-covid-fight
7. Philippine Star. www.philstar.com/nation/2020/04/12/2006689/valenzuela-starts-mass-testing
8. Manila Bulletin. news.mb.com.ph/2020/04/14/quezon-city-conducts-pilot-run-of-community-based-covid-19-testing/
9. World Health Organization. www.who.int/docs/default-source/coronaviruse/transcripts/who-transcript-emergencies-coronavirus-press-conference-full-13mar2020848c48d2065143bd8d07a1647c863d6b.pdf?sfvrsn=23dd0b04_2
10. R. Fischer, et al. Assessment of N95 respirator decontamination and re-use for SARS-CoV-2. [Unpublished]. www.medrxiv.org/content/10.1101/2020.04.11.20062018v1.
11. Wamsley, L. and Aubrey, A. Coronavirus FAQ. April 3, 2020. www.npr.org/sections/goatsandso-da/2020/04/03/826996154/coronavirus-faqs-is-a-homemade-mask-effective-and-whats-the-best-way-to-wear-one
12. Department of Health. <https://ncovtracker.doh.gov.ph/>
13. Philippine Health Insurance Corporation. www.philhealth.gov.ph/circulars/2020/circ2020-0010.pdf
14. Philippine Health Insurance Corporation. www.philhealth.gov.ph/circulars/2020/circ2020-0009.pdf
15. Department of Labor and Employment. www.bwsc.dole.gov.ph/programs-and-projects-submenu1/30-programs-projects/social-amelioration-program-in-the-sugar-industry.html
16. Official Gazette. www.officialgazette.gov.ph/2020/03/28/joint-memorandum-circular-no-1-s-2020/
17. The Manila Times. www.manilatimes.net/2020/04/17/news/national/dole-suspends-camp-program/714930/
18. Department of Labor and Employment. bwsc.dole.gov.ph/images/brochures/FAQ/tupadbkbk_faq.pdf?fbclid=IwAR1IkW6-2QORZSqplQvG5TlaavZrACIEvB1z7ddQxK2O2R23lHKqlafvXU