

COVID-19

HEALTH BULLETIN

April 27, 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 27, 2020

No. of cases worldwide: 2,973,264¹

No. of deaths: 206,659 (7%)¹

Confirmed cases in the Philippines: 7,777²

State update on coronavirus outbreak

Timeline of Philippine Government Response on COVID-19⁶

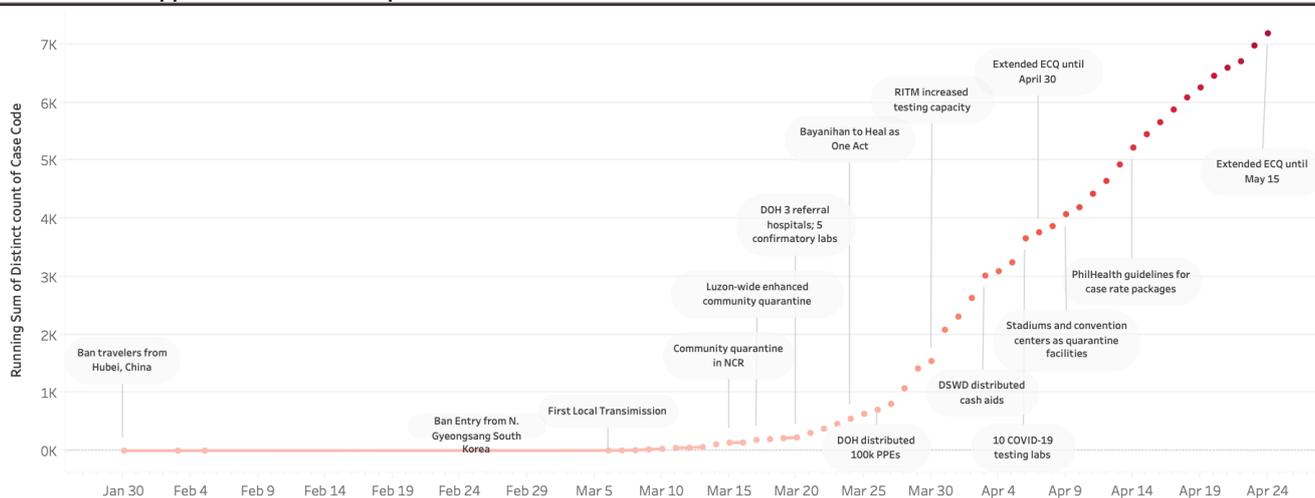


Figure 1. ActiveLink's Business Intelligence tool on Philippine government's response to COVID-19

Last week, the Philippine government extended the enhanced community quarantine to May 15, 2020 for Metro Manila, CALABARZON, Central Luzon, and the following provinces:

- Pangasinan
- Benguet
- Albay
- Catanduanes
- Occidental Mindoro
- Oriental Mindoro

Meanwhile, starting May 1, a general community quarantine will be enforced in areas with low to moderate numbers of reported coronavirus cases. Quarantine measures in these areas will be relaxed, and some nonessential businesses will be allowed to reopen.

The school year 2020-2021 may start in September, as recommended by the Inter-Agency Task Force.³ On the other hand, the Department of Education (DepEd) stated that the school year might start in August, in compliance with existing laws and in consideration to the stakeholders.⁴

Days since 100th Case per Country

Days Since the Total Confirmed Cases of COVID-19 Reached 100⁸

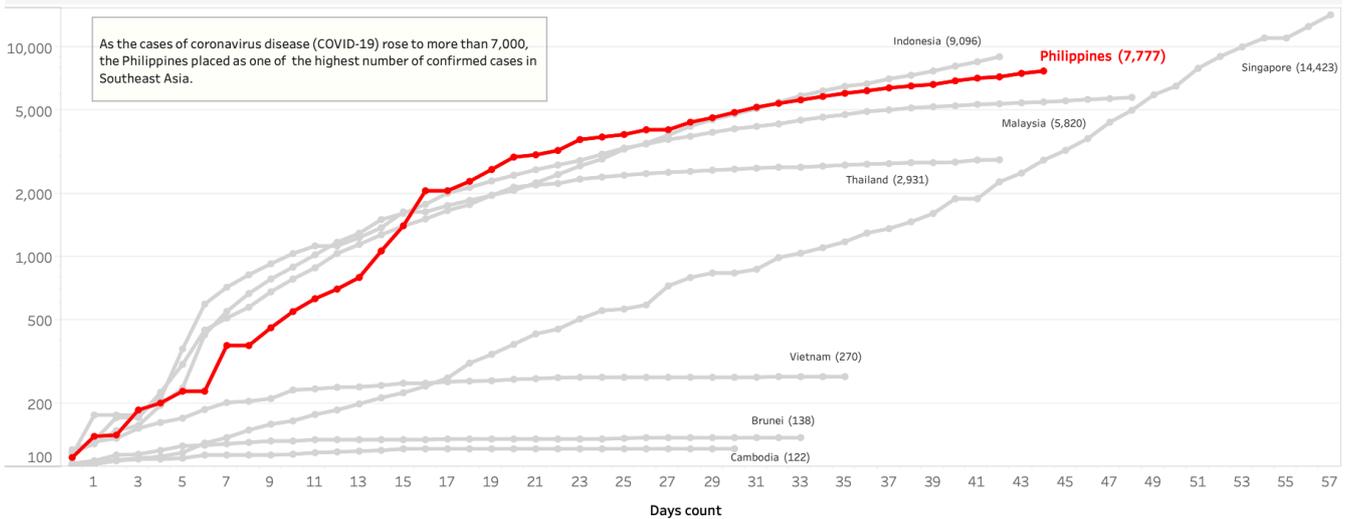


Figure 2. Rate of confirmed cases after the 100th case

More than 40 days after the country's 100th case, over 7,000 people in the Philippines have tested positive for COVID-19. Of 7,777 coronavirus cases, 932 have recovered and 511 have died. The country's fatality rate stands at 6.6%.

Philippines' COVID-19 testing capacity

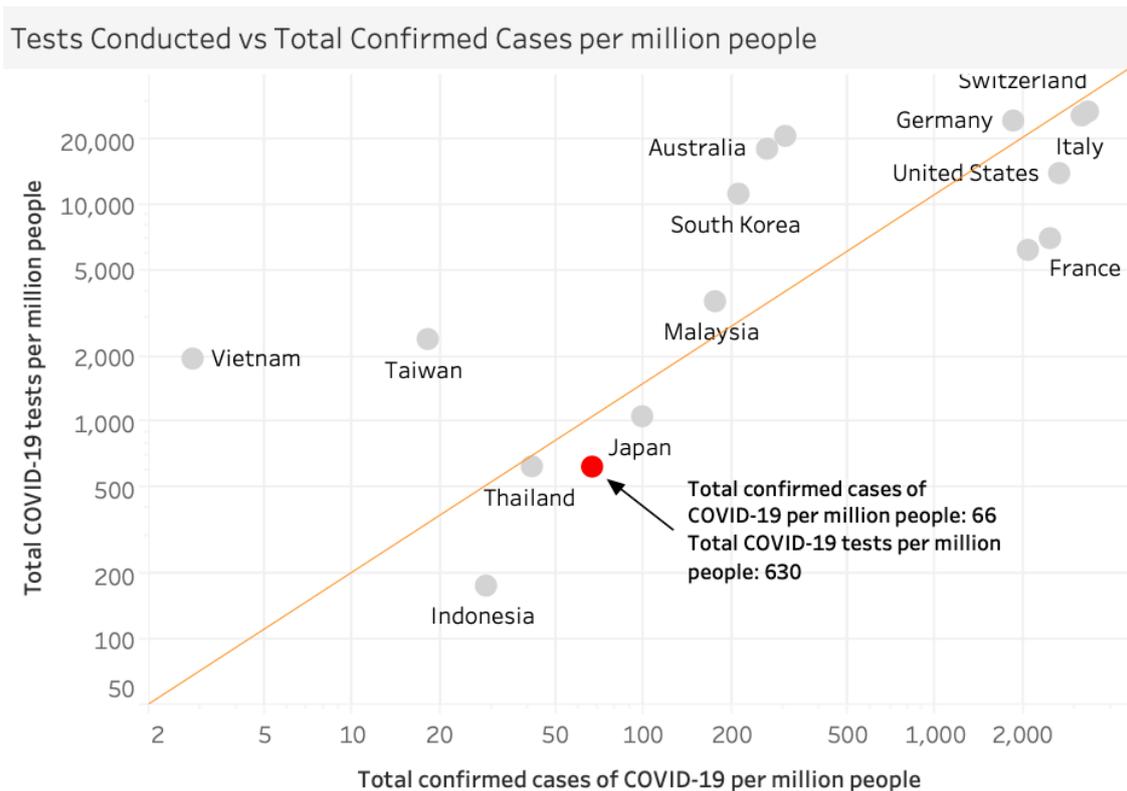


Figure 3. Rate of conducted test versus confirmed COVID-19 per one million people (April 24, 2020)

The Philippines has only tested 630 individuals for every one million people. For every one million population, 66 people have been found infected with the virus. This sets the rate of confirmed cases per test at 10%.

Approximately, the Philippines conducts 4,500 tests per day using reverse transmission–polymerase chain reaction (RT-PCR). RT-PCR determines if an individual is infected with the virus before symptoms occur; it is currently the gold standard for diagnosing COVID-19.

On April 24, the Department of Health (DOH) and the Inter-Agency Task Force–National Task Force (IATF-NTF) launched a public–private task force that targets to expand the country’s RT-PCR testing capacity to at least 30,000 test per day by May 30, 2020.⁵

Currently, the DOH and Research Institute of Tropical Medicine have certified a total of 18 private and public laboratories for coronavirus testing. The Philippine Genome Center is the 18th licensed laboratory for COVID-19 testing.

Coronavirus infection curve in other countries

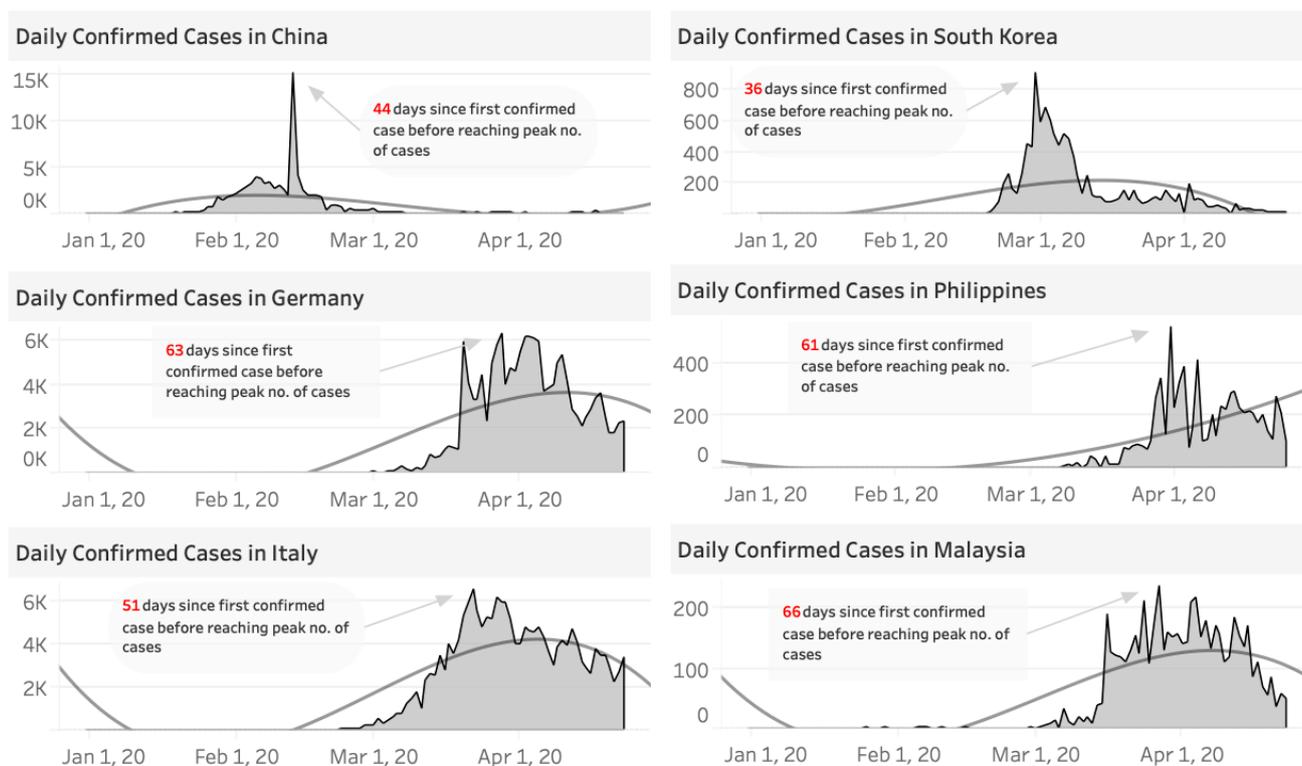


Figure 4. Trend of daily confirmed cases in several countries (April 24, 2020)

Countries all around the world are working to flatten the pandemic curve. The trend of the virus infection varies from country to country, and it appears that the daily reported cases are declining in some countries. The following countries are gradually lifting lockdown restrictions:

The city of Wuhan, **China**, where the coronavirus epidemic first broke out, ended its almost three-month lockdown in the first week of April. However, the country has tightened its northern checkpoint in Suifenhe as a number of Chinese citizens returning from Russia tested positive for COVID-19.^{6,7} As of April 14, 409 people who came from Russia tested positive.⁸ Chinese citizens in Russia were asked to not return home yet.⁹

On April 23, after 7 straight days with no new reported cases, **Vietnam** ended its social isolation measures in most cities except those that were still considered as high risk. Vietnam was one of the first nations to ban all flights from China; it placed an entire town near its capital under quarantine in early February.

Italy, which was the center of the pandemic last month, has eased restrictions and allowed small businesses to reopen. Italy imposed lockdown measures on March 9, 2020.

Other European countries have also lifted some restrictions to gradually revive the economy. **Germany, Norway, Denmark**, and the **Czech Republic** have allowed small nonessential businesses like bookstores, bicycle shops and car dealerships to resume operations.

Meanwhile, South Pacific neighbors **Australia** and **New Zealand** have suppressed their coronavirus infection rates and are planning to eliminate the virus completely. Both countries have imposed some of the world's earliest and strictest lockdowns, widespread testing, and isolation of individuals who were suspected and confirmed with COVID-19. In mid-April, some beaches in Sydney reopened, while New Zealand has also relaxed lockdown restrictions.

Despite improving conditions, countries who have eased their lockdown restrictions are facing new policies to adopt a "new normal." Social gatherings in bars, pubs, public events, festivals, and sporting events are still not allowed. Social distancing is still required as restaurants will resume operations but only for takeout.

The WHO has also set conditions for countries that will loosen their lockdown restrictions:¹⁰

- Disease transmission must be under control
- Healthcare system capacities are able to detect, test, isolate and treat every confirmed case, and trace every contact
- Outbreaks in hot spot areas (e.g., nursing homes and health facilities) are minimized
- Preventive measures are established in schools, workplaces and other essential places
- The risk of importing new cases can be managed
- Communities are educated, engaged and empowered to adjust to a "new normal"

While the infection rate in some countries are declining, some countries are just beginning to see the peak and surge of coronavirus cases. The spread of the virus in the countries below continue to rise:

Turkey, with over 100,000 confirmed cases and at least 2,700 deaths, has surpassed China's total number of reported COVID-19 infections.

Fatality rate in **Indonesia** is at 8%, with over 8,600 confirmed cases and 720 deaths. Home to the largest Muslim population in the world, Indonesia has foreseen millions of people celebrating the end of Ramadan in their hometowns. The country has now banned air, sea, and land travel.

Singapore has breached 12,000 confirmed cases in the country. Their case count surpassed South Korea's in just a few weeks. Reports suggest that the outbreak spread among migrant workers staying in cramped dormitories.

Meanwhile, **Malaysia** has extended its movement control order (MCO) or lockdown until May 12; this is their third extension of the lockdown period since its implementation on March 18.

Medical Updates

As governments search for a way to begin easing their countries out of their lockdowns, the idea of “immunity passports” has been put out. The concept involves either giving the passport out automatically to people who have already recovered from the disease or testing people specifically for COVID-19 immunity and issuing the passport to those who get a positive result for the immunity test.

The idea is that people who receive the passport would be allowed to go back to non-homebased activities.

The World Health Organization (WHO) warns, however, that it is too early to begin issuing such passes, because there is still too much that the world does not understand about the virus.

First, we do not yet know whether COVID-19 infection actually grants reliable immunity. The reported cases of reinfection suggest that, unlike chicken pox, COVID-19 infection might not necessarily work as a “natural vaccine”.

Second, even if COVID-19 infection does grant immunity, we do not yet know how long the immunity lasts.

Researchers have found that, in the case of the SARS-CoV-1 virus, immunity only lasts for 3 years. In the case of SARS-CoV-2, which is the virus that causes COVID-19, we may find a similarly short duration of protection.

If immunity from COVID-19 wanes with time, people may need to receive the vaccine (once it exists) more than once. And people who receive immunity passes may become non-immune and at risk again without knowing it. Then the disease can begin to spread all over again.¹¹

What you should do and why

It is reasonable to expect that in many areas of the country, the enhanced community quarantine (ECQ) cannot be prudently lifted within the next month.

Therefore, business policies need to be in place for a 3-month, 9-month, and an 18-month lockdown scenario. Businesses need to be constantly reviewing their business model, as market conditions and staff needs are changing every week.¹²

The company’s employees are the company’s hands, feet, face, and voice to its customers. And at this time, even the best employees are working within a crisis situation.

Although there is a concern that remote workers may be slacking off, there is an equal risk that they are overcompensating by working harder than ever before – and are poised for burnout.¹²

To prevent slackoffs and burnouts, output standards need to be adjusted, clearly communicated, and readjusted as necessary. The quarantine will end someday, and the ideal is for us to get out of it all together, with none lost or left behind.

Now, more than ever, communication with customers, vendors, suppliers, employees, and investors is paramount. Expectations need to be set, kept clear, and any negative message should be delivered with great compassion and transparency.

Remember that when all this is over, we will be judged by how we acted during the crisis. The colors we show at this time will be considered our true ones; and the care we provide to our customers and employees today will go a long way toward securing their loyalty in the many years to come.

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.

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 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

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 ailments, 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:¹³

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

Extended community quarantine

On April 24, President Rodrigo Duterte approved the recommendation of the Inter-Agency Task Force on Emerging Infectious Diseases (IATF-EID) to extend the quarantine until May 15, 2020.¹⁴

The approved quarantine rules also set new guidelines for a relaxed quarantine protocol:

1. ECQ will remain for high-risk regions and provinces:

- National Capital Region (NCR)
- Region IV-A (CALABARZON)
- Region III (Central Luzon)
- Pangasinan
- Benguet
- Occidental and Oriental Mindoro
- Albay
- Catanduanes

However, the government shall review the quarantine status of the following high-risk cities and provinces by April 30:

- Tarlac
- Benguet
- Pangasinan
- Zambales
- Antique
- Iloilo
- Aklan
- Capiz
- Cebu
- Cebu City
- Davao del Norte
- Davao City
- Davao de Oro

2. Meanwhile, starting May 1, a general community quarantine (GCQ) will be imposed on regions and provinces with moderate- and low-risk spread of the virus:

Luzon

- Provinces in the Cordillera Administrative Region (CAR), except Benguet
- All provinces in Region I (Ilocos Region), except Pangasinan
- All provinces in Region II (Cagayan Valley)
- The province of Aurora (Region III)
- The provinces of Marinduque, Palawan, and Romblon (MIMAROPA)
- The provinces of Camarines Norte, Camarines Sur, Sorsogon, and Masbate (Region V)

Visayas

- The provinces of Negros Occidental and Guimaras (Region VI)
- The provinces of Bohol, Siquijor, and Negros Oriental (Region VII)
- All provinces in Region VIII (Eastern Visayas)

Mindanao

- All provinces in Region IX (Zamboanga Peninsula)
- All provinces in Region X (Northern Mindanao)
- The provinces of Davao del Sur, Davao Occidental, and Davao Oriental (Region XI)
- All provinces in Region XII (SOCCSKSARGEN)
- All provinces in Region XIII (CARAGA)
- The provinces of Basilan, Lanao del Sur, Maguindanao, and Sulu (ARMM)
Sarangani, Basilan, Sulu, and Tawi-Tawi have zero reported cases of COVID-19, as of April 26.

Areas placed under general community quarantine must observe the following rules:

- Only workers from Category I, II, and III may continue to work and operate in phases, provided that they comply with the minimum health standards and physical distancing:¹⁵

Category I (100% reopening)

- Agriculture, fishery, and forestry
- Food manufacturing and its entire supply chain, including link, packaging, raw materials, etc.
- Food retail such as supermarkets, markets, takeout and delivery services only
- Healthcare such as clinics, hospitals and pharmacies
- Logistics
- Water
- Energy
- Internet and telecommunications
- Media

Category II (50% to 100% reopening)

- Electronics exports
- E-commerce and delivery for essential and non-essential items
- Repair and maintenance services
- Housing and office services

Category III (50% onsite work and 50% work from home)

- Financial services
- BPO
- Other nonleisure services, wholesale and retail trade

- Schools, amusement centers, leisure facilities, and tourism services must remain closed.¹⁶
- The general population can go out of their homes but only for the purpose of accessing basic necessities, such as going to markets, pharmacies, banks and remittance centers.
- Children (0–20 years old), elderly (age 60 above), and people with comorbidities or other risk factors must stay at home.
- Nonleisure stores in malls may partially open. Malls should limit the entry of shoppers and implement mandatory temperature check and the use of face masks and alcohol.
- Priority construction projects may resume.
- Public transportation may operate at reduced capacity, based on the rules set by the Department of Transportation.
- Higher education institutions may continue classes to finish the academic year, in accordance with the guidelines issued by the Commission on Higher Education.
- Local government units shall enforce curfew for nonworkers.
- Airports and seaports may continue to operate for the unhampered movement of goods.

Social Amelioration Program

The government’s Social Amelioration Program (SAP) includes loan assistance for micro, small and medium enterprises (MSMEs) affected by the COVID-19 outbreak.¹⁷

Small Business Corp. (SBCorp), the financing agency of the Department of Trade and Industry, offers the following programs under SAP:

1. COVID-19 Pondo Para sa Pagbabago at Pag-Asenso Enterprise Rehabilitation Fund (P3-ERF)

This is a 1 billion peso financing program for MSMEs affected by COVID-19.

Loan amount

BUSINESS SIZE	ASSET SIZE	ALLOWABLE LOAN AMOUNT
Micro	Not more than Php 3,000,000	Php 10,000–Php 200,000
Small	Not more than Php 10,000,000	Php 10,000–Php 500,000

Loans will be applied with a discounted 0.5% monthly interest rate and a prolonged grace period until the crisis is resolved.

Eligibility

- Applicants must be a micro or small enterprise
- With at least 1 year continuous operation prior to March 2020
- Business must have drastic reduction in sales due to the coronavirus crisis

Loan conditions

The applied loans must only be used for the following:

- Loan amortizations for existing vehicle loans or other fixed asset loans
- Inventory replacement for damaged, perishable stock
- Capital replacement to restart the business

Requirements

- Barangay clearance
- LGU certification of business establishment for at least 1 year

2. Moratorium on loan payments of small business corporation borrowers

Payment moratorium will be granted to affected small business borrowers under the existing regular and P3 loan programs of SBCorp:

- Affected borrowers must submit a request via email or text
- Affected borrowers shall be allowed to pay the interest due for the succeeding 6 months, and interests will continue to accrue during the moratorium
- The term of the loan will be extended based on the number of months covered by the moratorium

The conditions stated above are subject to the evaluation of SBCorp prior to the end of the moratorium.

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