

COVID-19

HEALTH BULLETIN

May 18, 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
Hospital Network	07
Government Guidelines and Instructions	10
References	15

COVID-19 Update

AS OF MAY 18, 2020

No. of cases worldwide: 4,589,529¹

No. of deaths: 310,391 (7%)¹

Confirmed cases in the Philippines: 12,718²

State update on coronavirus outbreak

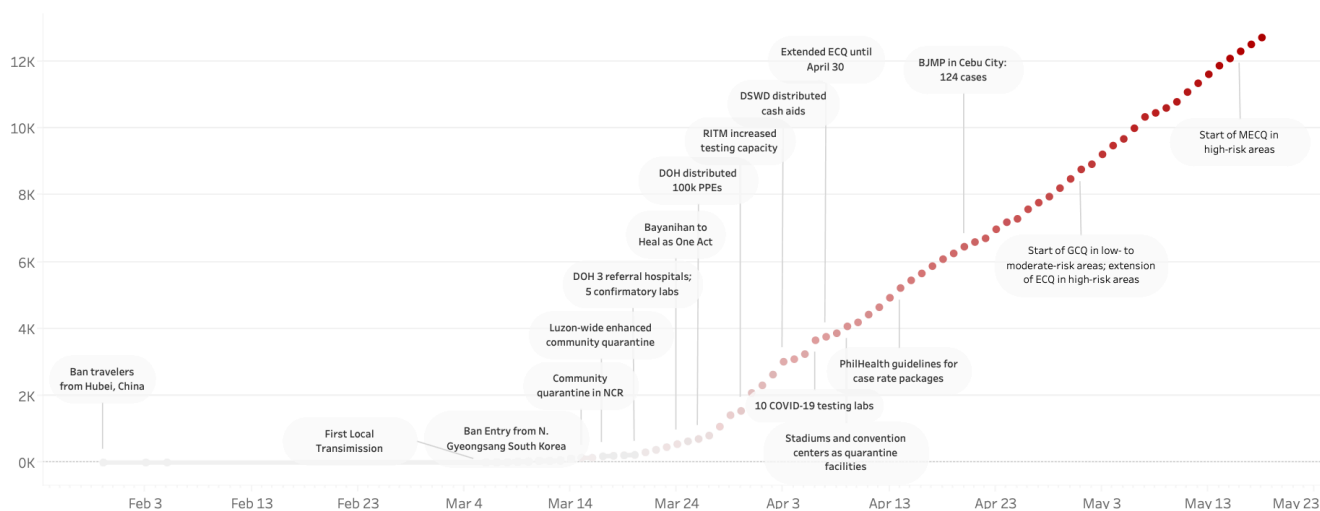


Figure 1. ActiveLink's Business Intelligence tool on Philippine government's response to COVID-19

Last week, the total number of confirmed coronavirus cases in the Philippines surpassed 12,000. The country has recorded a total of 12,718 cases of COVID-19. Of these cases, 2,729 have recovered and 831 have died.

The Philippine government has introduced modified enhanced community quarantine (MECQ) to areas with high numbers of coronavirus cases. In the guidelines issued by the Inter-Agency Task Force for the Management of Emerging Infectious Diseases, MECQ refers to “the transition phase between the enhanced community quarantine [ECQ] and general community quarantine [GCQ]”.³

In MECQ, strict stay-at-home measures remain, but individuals will be allowed to leave their homes to access essential goods, go to work in industries allowed by the government, and exercise outdoors, given that individuals wear face masks and observe physical distancing.

The following areas have recorded high numbers of coronavirus cases and are placed under MECQ until May 31, 2020:⁴

- All cities and municipalities in the National Capital Region
- Provinces of Bataan, Bulacan, Nueva Ecija, Pampanga, Zambales, and Laguna
- Angeles City

Cebu City and Mandaue City remain under ECQ until May 31, 2020.

Areas not mentioned above are placed under GCQ until May 31, 2020.

(The guidelines on the implementation of community quarantine can be read on page 10, under "Government guidelines and instructions.")

Last week, the state health department reached its testing capacity goal of 8,000 tests per day. As of May 16, there are 30 licensed COVID-19 testing laboratories across the country:

- | | |
|--|--|
| 1. Research Institute for Tropical Medicine | 16. Baguio General Hospital and Medical Center |
| 2. San Lazaro Hospital | |
| 3. UP National Institutes of Health | 17. Bicol Regional Diagnostic and Reference Laboratory |
| 4. Lung Center of the Philippines | |
| 5. St. Luke's Medical Center – QC | 18. Western Visayas Medical Center |
| 6. The Medical City – Ortigas | 19. Vicente Sotto Memorial Medical Center |
| 7. V. Luna Hospital | 20. Lung Center of the Philippines |
| 8. Detoxicare Molecular Diagnostics Laboratory | 21. Southern Philippines Medical Center |
| 9. St. Luke's Medical Center – BGC | 22. Singapore Diagnostics, Inc. |
| 10. Makati Medical Center | 23. Cebu TB Reference Laboratory |
| 11. Philippine Red Cross | 24. UP-PGH Molecular Laboratory |
| 12. PRC-PLMC | 25. De La Salle University – Cavite |
| 13. Chinese General Hospital | 26. Jose B. Lingad Memorial Hospital |
| 14. Philippine Genome Center – UP Diliman | 27. Eastern Visayas Regional Medical Center |
| 15. Marikina Molecular Diagnostics Laboratory | 28. Zamboanga City Medical Center |
| | 29. Asian Hospital and Medical Center |
| | 30. Divine World Hospital |

Although expanded testing is implemented, results are not immediately released. Patients are isolated in quarantine or isolation facilities while waiting for their COVID-19 RT-PCR test results, according to the Department of Health (DOH).⁵

As of May 15, there are 40,497 total beds in local isolation and general treatment areas (LIGTAS) for COVID-19 across the country. LIGTAS COVID-19 centers are community-managed facilities for suspect, probable, or confirmed COVID-19 patients.

Meanwhile, there are 5 Mega LIGTAS COVID-19 Facilities that are being managed by the national government:

FACILITY	BED CAPACITY
Philippine International Convention Center	294
World Trade Center	502
Rizal Memorial Coliseum	132
Ninoy Aquino Stadium	120
Philippine Arena	300
Total	1,348

Medical Updates

As the country begins to ease the lockdown, and we can now only wait for the availability of drugs to treat or prevent COVID-19, our focus turns to studies that seek to understand what makes the disease spread so fast – and what makes it spread again after it has already been supposedly contained by the lockdowns.

The term *super-spreader* refers to either a person or an event that is singularly responsible for the infection of a large number of people.⁶

In the case of COVID-19, experts are now able to define super-spreader events: These are extended gatherings, held indoors, and involving people from different households. Examples are house parties, church services, and choir practices.

Several such events have been documented in the United States and South Korea, and in those events we find that the presence of a single infected person results in the coinfection of the majority of other event attendees.⁷

What you should do and why

We need to accept that we can never go back to doing everything in the same way as we did before the pandemic.

Part of the new normal is our awareness and avoidance of activities that could trigger another outbreak.

Even as we gradually return to our offices, many may wisely choose to keep wearing their masks. In Japan after the H1N1 epidemic in 2009, this is exactly what happened. Today, wearing masks in public has become embedded in Japan's culture as part of social etiquette that continues even to this day.

Townhalls and face-to-face meetings should be avoided, because the risk is high that physical distancing will not be perfectly observed in these situations. Even if everyone is present in the office, meetings should be held via phone or video call.

Should we resume our onsite team-building events, these need to be held outdoors, in wide open spaces. Activities should be designed with the awareness that heavy breathing, singing, and shouting pushes droplets beyond 6 feet.

Consider avoiding overnight activities, as these will require several people from different households to be confined in a single room for an entire night. Open-air buses may be safer than air conditioned ones.

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 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

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

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

Modified enhanced community quarantine

Areas placed under MECQ must observe the following protocols:

1. Follow the issued protocols and guidelines of government agencies in compliance with the minimum public health standards prescribed by the DOH. For the private sector, the departments of labor and trade have released workplace guidelines to mitigate the risk of COVID-19 in the office.⁹
2. Observe strict home quarantine. Residents can only leave their homes to access essential good or services and to go to work in offices or in establishments that are allowed to operate under MECQ.
3. The following individuals are still not allowed to leave their homes, except when they need to access essential goods or services or go to work in offices or in establishments allowed to operate under MECQ:
 - Any person below 21, and those above 60 years old
 - Any person with immunodeficiency, comorbidities, or other health risks
 - Pregnant women
 - Any person who resides with those mentioned above
4. Work in all government office will operate under a skeleton workforce and under alternative work arrangements in accordance with the rules and regulations set by the Civil Service Commission.
5. Accredited diplomatic missions and international organizations are advised to operate under a skeleton workforce, without prejudice to alternative work arrangements, as the organizations may deem proper.
6. Unauthorized public gatherings and non-essential or entertainment-related activities, such as movie screenings, concerts, or sporting events, remain prohibited.
7. Religious gatherings are highly restricted and must follow the prescribed minimum health standards. Gatherings should also not exceed to more than five persons. As we enter the new normal, the state health department has released the required minimum health standards for places of worship, such as 1 meter physical distancing, wearing of face masks, temperature checks of attendees, etc. However, people are highly encouraged to watch masses or church services online in order to minimize the risk of exposure to COVID-19.
8. Residential or face-to-face classes are still suspended during the MECQ.

9. Public transportation remains suspended, but companies who are allowed to operate may organize shuttle services for their employees.
10. Company shuttles and personal vehicles are allowed, subject to the guidelines of the Department of Transportation. The use of bikes and other non-motorized transportation is strongly encouraged.
11. Limited operations in malls and shopping centers are allowed, except for leisure establishments. Malls and shopping centers must abide by the guidelines set by the Department of Trade and Industry, and must not allow pregnant women, individuals with comorbidities, immunodeficiency, or other health risks, and those who reside with the aforementioned to enter malls, except for accessing essential goods and services inside malls.
12. Individual outdoor exercise such as walking, jogging, running, or biking is allowed, provided that individuals wear face masks and maintain social distancing.
13. The following are not allowed to operate during the modified enhanced community quarantine:
 - Tourist destinations such as water parks, reservation services, and related services
 - Entertainment industries such as cinemas, theaters, and karaoke bars
 - Kid amusement industries such as playrooms and kiddie rides
 - Libraries, archives, museums, and cultural centers
 - Gyms, fitness studios, and sport facilities
 - Personal care services such as massage parlors, sauna, facial care, and waxing
14. Hotels or similar establishments are still not allowed to operate, unless providing accommodation to the following:
 - Guests who have existing booking for foreigners outside Luzon
 - Guests who have existing, long-term bookings
 - Distressed overseas Filipino workers (OFWs), stranded Filipinos, or foreign nationals
 - Repatriate OFWs, in compliance with approved quarantine protocols
 - Non-OFWs that are required to undergo mandatory facility-based quarantine
 - Healthcare workers and other employees from exempted establishments
15. The following are allowed to operate during the modified enhanced community quarantine, following safety protocols:
 - All agencies of the government, including government-owned and controlled corporations, especially health and emergency frontline workers, border control, and other critical services
 - Officials and employees of foreign diplomatic missions and international organizations accredited by the Department of Foreign Affairs
 - Sectors and activities in the supply value chains such as agriculture, forestry, and fisheries
 - Manufacturing of essential goods

- Food and beverage (only non-alcoholic drinks)
- Hygiene (e.g., soap, detergent, disinfectant)
- Medicines and vitamins
- Medical products such as masks
- Pet food, feeds, and fertilizers
- Hospitals and clinics, including non-aesthetics such as dermatological, dental, optometric, and eyes, ears, nose, and throat
- Essential retails such as public markets, supermarkets, grocery stores, convenience stores, drug stores, etc.
- Laundry shops
- Food preparation and water-refilling stations, but only for take-out and delivery
- Logistic service providers (e.g., cargo handling, warehousing, trucking, shipping line)
- Delivery services
- Utilities such as power, energy, water, telecom, aircon, water collection/supply, waste management, sewerage (except septic tank, emptying), including pest control, garbage collection, etc.
- Repair of computers, personal, and household goods
- Housing services activities
- Telecommunications companies (e.g., cable providers, telco third-party contractors)
- Energy companies across transmission, distribution, maintenance, retail, exploration, operations, trading, and delivery of raw materials
- Gasoline stations
- Construction workers accredited by the Department of Public Works and Highways (DPWH) to work on facilities for healthcare and risk reduction
- Manufacturing companies and suppliers of products necessary for construction
- Media establishments
- Cement and steel, mining, and quarrying
- Electronic commerce companies
- Postal, courier, and delivery services
- Business process outsourcing companies and export-oriented companies, without the need to set up onsite or near-site accommodation
- Rental leasing, except real estate (e.g., vehicles and equipment for allowed sectors)
- Employment activities such as recruitment and placement of allowed sectors
- Banks, money transfer services, microfinance institutions, pawnshops, and credit cooperatives
- Funeral and embalming services, provided that operators will provide shuttle services and/or housing accommodations for their employees
- Authorized humanitarian assistance from civil society organizations, non-government organizations, United Nations-Humanitarian Country Teams, including individuals conducting relief operations.

- Pastors, priests, rabbis, imams, and other religious ministers whose movement shall be related to conduct necrological or funeral rights. Immediate family members of the deceased from causes other than COVID-19 will be allowed to attend to the wake or internment, provided that there is proof of relationship with the deceased and compliance with the social distancing measures
- Veterinary clinics
- Security personnel

16. The following are allowed to operate at 50% capacity, while encouraging work from home setup:

- Other manufacturing industries
 - Beverages such as alcoholic drinks
 - Electrical machineries
 - Wood products and furniture
 - Non-metallic products
 - Textiles and clothing apparels
 - Tobacco products
 - Paper and other paper products
 - Rubber and plastic products
 - Coke and refined petroleum products
 - Computer, electronic, and optical products
 - Electrical equipment
 - Machinery and equipment
 - Motor vehicles, trailers, and semi-trailers
 - Other transport equipment
 - Others not mentioned
- Real estate and leasing activities
- Office administrative and office support such as photocopying and billing services
- Other financial services such as money exchange, insurance, microfinance and credit cooperatives, reinsurance, and non-compulsory pension funding
- Legal accounting services
- Management consultancy services or activities
- Architectural and engineering activities that include technical testing and analysis
- Scientific and research development
- Recruitment and placement agencies for overseas employment
- Advertising and market research
- Computer programming and information management activities
- Publishing and printing activities
- Film, music, and television production
- Photography, fashion, and industrial, graphic and interior design
- Wholesale and retail trade of vehicles, including their parts and components
- Repair and maintenance of vehicles, such as vulcanizing shops, battery repair shops, and auto repair shops

- Malls and commercial centers, subject to the guidelines of the Department of Trade and Industry
- Dining and restaurants, but for deliver and take-out only
- Hardware stores
- Clothing and accessories
- Bookstore, school and office supplies
- Baby care supplies
- Pet food and pet care supplies
- Information technology, communication and electric equipment
- Flower, jewelry, novelty, antique, and perfume shops
- Toy stores, provided that playgrounds and amusement areas will remain close
- Firearms and ammunition trading establishment, which will be subjected to the strict regulations of the Firearms and Explosives Office
- Pastors, priests, rabbis, imams, and other religious ministers providing home religious services to households, provided that protocols on social distancing, wearing of face masks, among others, are observed.

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