

COVID-19

HEALTH BULLETIN

November 23, 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 NOVEMBER 23, 2020

No. of cases worldwide: 58,229,138¹

No. of deaths: 1,377,395 (2.4%)¹

Confirmed cases in the Philippines: 420,614²

State update on coronavirus outbreak

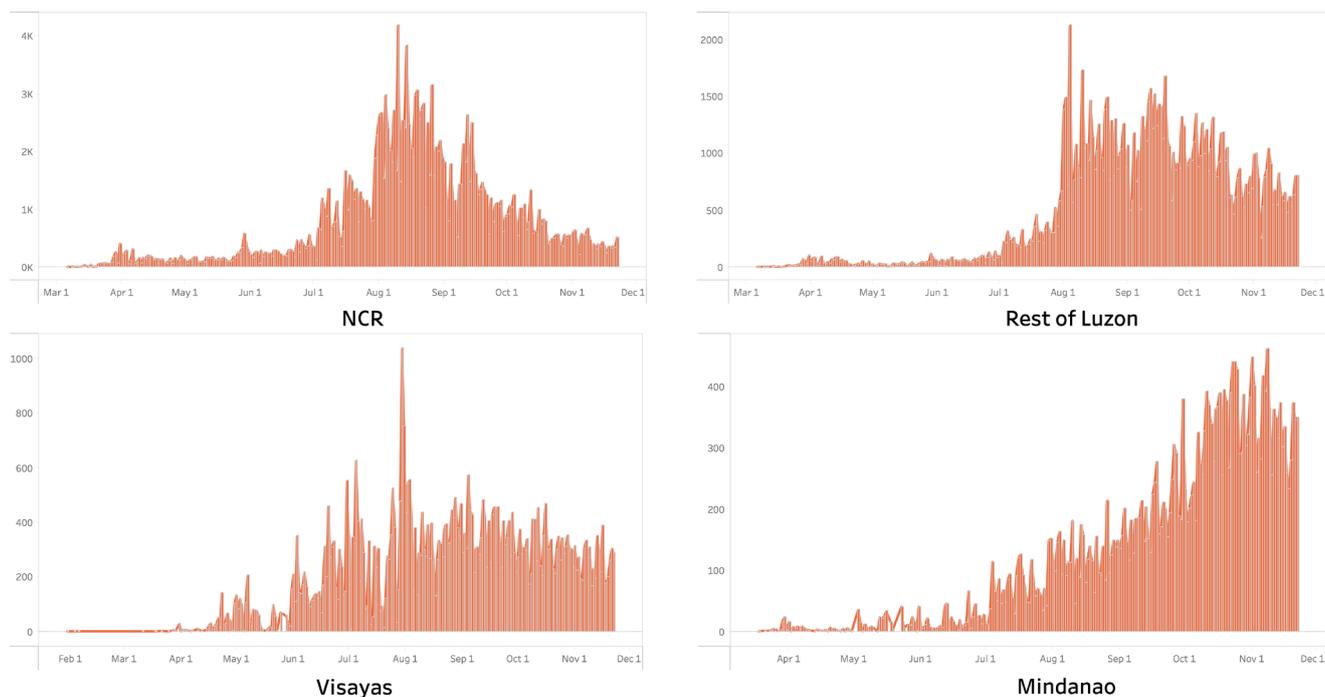


Figure 1. Trend of daily confirmed COVID19 cases in Luzon, Visayas, and Mindanao (data as of November 22, 2020)

Christmas season is fast approaching while the country continues to battle the spread of coronavirus. More than 400,000 people have been infected as of this November.

The state health department advised against “holding and attending in-person gatherings and other kinds of celebrations which may increase the risk of COVID-19.”³

The usual holiday activities, such as parties and videoke nights, increase people’s risk of contracting COVID-19, according to the Department of Health (DOH).

Group gatherings and passing around a microphone is a high-risk activity. A study confirms this danger at a church choir practice in Washington last March. From that incident, 53 people tested positive for COVID-19 and 2 died.⁴

Another study shows that singing generates more airborne droplets than normal talking. Increased respiratory droplets increases the risk of COVID-19 transmission.⁵

The department advised that gatherings should only include a small group of people. (“Small group” means a maximum of 3 households.⁶) Events should be held in a room with proper ventilation, and participants must stay at least 1 meter apart.

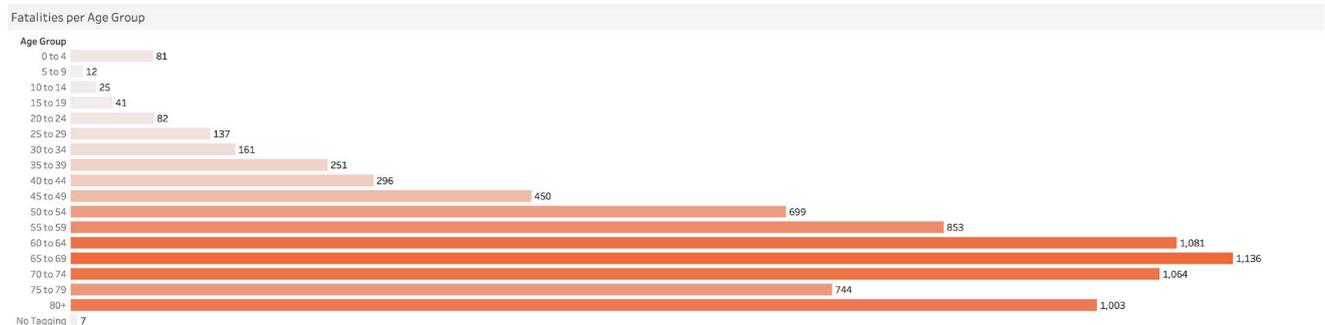


Figure 2. Number of COVID-19 deaths per age group (data as of November 22)

Adults aged 60 and above have the highest death rate among age groups. At least 60% of COVID-19–related deaths come from this age group.

Nevertheless, the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF-EID) has loosened up on age restrictions for individuals who are allowed to go out.

In March, only people aged 21 to 59 years could go out. Now people 15 to 65 years old are allowed to go out and access essential goods and services.

Medical Updates

On November 20, 2021, Pfizer and BioNTech released information that they were to request an Emergency Use Authorization (EUA) from the US FDA for their Covid-19 vaccine.⁷ If approved, mass distribution of the vaccine can begin in the US without actual FDA approval.

EUAs can only be allowed during public health emergencies. Once the emergency passes, the EUA is revoked. The drug will then need to undergo the normal rigors required for FDA approval.⁸

The lack of FDA approval does not mean that the drug's safety and efficacy were not tested. These were all done during the Phase I, Phase II, and Phase III of the drug's clinical trials. The FDA approval is to validate the results of the test, but the data is already there.

The vaccine from Pfizer-BioNTech already has early data from its Phase III trials. The data comes from 43,500 participants. So far, no serious adverse events have been related to the vaccine. And the vaccine boasts an efficacy rate of 95%. (No drug has 100% efficacy.)

Moderna and Gamaleya (Sputnik V) have also released optimistic news. They, too, are in Phase III trials, with 30,000 and 16,000 participants, respectively. And so far they, too, have continued to show good good safety data and at least 90% efficacy.

But we must temper optimism with realism. The Pfizer-BioNTech vaccine requires a storage temperature of -70°C , while Moderna's requires -20°C . It will be hard to ship them, and the risk of spoilage is high if a country does not have good shipping resources.⁶

The Gamaleya vaccine is the only one that requires only regular refrigeration.

All three studies have only reported early Phase III results. The reports have not yet been reviewed by experts to ensure that the data is reliable and valid.⁹ None of the these vaccines have been formally approved for mass distribution, as of this article's writing.

In other words, we are on our way, but we still have a long way to go.

PhilHealth, HMO and group life insurance coverage

PhilHealth and HMO coverage for COVID-19 cases

The Philippine Health Insurance Corporation (PhilHealth) will shoulder the cost of treatment for patients with COVID19 based on a case-rate package, including COVID19 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 November 17, 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 (as of September 29)
- PhilCare
- Cocolife
- Etiqa

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

Per PhilHealth's circular, HMO coverage will be deducted first from the hospital bill, and then the PhilHealth benefits.¹⁰

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: membersgateway.maxicare.com.ph

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):

Medical Information Center Hotline: (02) 8895-3308

Provincial Toll-Free Hotline: 1-800-10-8895-3308 (PLDT)

Mobile No.: 0917-5208919, 0908-8834901

Email: mic@etiqa.com.ph (for Certification of Coverage and LOA issuances)

5. Cocolife:

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

SMS: 0917-622-COCO

Call: 0917-5360962 (Globe), 0908-8947763 (Smart), 0922-8928828 (Sun)

Hospital Network

Emergency cases during the COVID19 pandemic

It was recently reported that some hospitals have refused patients despite their being emergency cases. Here are some pointers to prevent this from happening to you:

1. For non-COVID-19 cases, avoid bringing the patient to a COVID-19 referral hospital.
2. For probable or suspected COVID-19 cases, inform your Barangay Health Emergency Response Team (BHERT) so that they can assist you in transporting the patient to the nearest hospital. Don't forget to also get in touch with your HMO provider for proper handling and coordination of benefits.

As of November 17, 2020, these hospitals reported that they are **at full capacity** and can no longer admit patients who are positive with COVID19:

CITY	HOSPITAL
Baguio City	St. Louis University Hospital of the Sacred Heart
Laoag City, Ilocos Norte	Karmelli Clinic and Hospital Corporation
San Fernando, La Union	Bethany Hospital, Inc.
San Jose Del Monte, Bulacan	QualiMed Hospital
Malolos City, Bulacan	Sacred Heart of Malolos
Olongapo City, Zambales	Ridon's St. Jude Medical Center Corp.
	James L. Gordon Memorial Hospital
	Our Lady of Lourdes International Medical Center
Arayat, Pampanga	Arayat Doctors Hospital
Caloocan City	MCU-FDT Medical Foundation Hospital
Makati	Makati Medical Center
Mandaluyong	VRP Medical Center
Manila	Chinese General Hospital
	Medical Center Manila, Inc.
	Metropolitan Medical Center
	Our Lady of Lourdes Hospital
Pasig	The Medical City

San Juan City	Cardinal Santos Medical Center
Marikina City	Marikina Valley Medical Center
	Marikina Doctors Hospital and Medical Center, Inc.
Pasay City	Adventist Medical Center and College Manila, Inc.
	San Juan De Dios Hospital
Quezon City	Bernardino General Hospital
	Commonwealth Hospital and Medical Center
	Dr. Fe Del Mundo Medical Center
	Dr. Jesus C. Delgado Memorial Hospital
	FEU-Dr. Nicanor Reyes Medical Foundation, Inc.
	Metro North Medical Center
	National Kidney and Transplant Institute
	Lung Center of the Philippines
	St. Luke's Medical Center – Quezon City
	UERM Memorial Medical Center
Taguig	Medical Center of Taguig City, Inc.
	St. Luke's Medical Center – Global City
Pateros	Allied Care Experts Medical Center
Parañaque City	Medical Center Parañaque, Inc.
Las Piñas City	Las Piñas City Medical Center
	Las Piñas Doctor's Hospital
	University of Perpetual Help Dalta Medical Center, Inc.
Muntinlupa City	Asian Hospital and Medical Center
	Medical Center Muntinlupa, Inc.
Valenzuela	Allied Care Experts Medical Center - Valenzuela
	Fatima University Medical Center Corp.

Antipolo City	Metro Antipolo Medical Center
	Fatima Medical Center - Antipolo
	Clinica Antipolo Hospital and Wellness Center
Taytay, Rizal	Taytay Doctors Hospital
	Manila East Medical Center
Binangonan, Rizal	Binangonan Lakeview Hospital
Cainta, Rizal	Ortigas Hospital & Healthcare Center
Santo Tomas, Batangas	St. Frances Cabrini Medical Center
Tanauan, Batangas	Daniel O. Mercado Medical Center
Kawit, Cavite	Binakayan Hospital & Medical Center, Inc.
Carmona, Cavite	Carmona Hospital & Medical Center, Inc.
Molino, Cavite	Metro South Medical Center
Tagaytay City, Cavite	Tagaytay Medical Center, Inc.
Cavite City	Cavite Medical Center
Trece Martirez City, Cavite	Korean-Philippines Friendship Project Care Center
General Trias, Cavite	City of General Trias Doctors Medical Center Inc.
Bacoor City, Cavite	South City Medical Center
	St. Dominic Medical Center
Tayabas City, Quezon	Tayabas Community Hospital
Lucena, Quezon	Lucena United Doctors Incorporated

For a list of HMO-accredited facilities, please log in to your Benefits Made Better account (www.benefitsmadebetter.com) or ActiveLink mobile app account.

Your healthcare benefits assistant

The ActiveLink mobile application gives users a convenient healthcare benefits assistant. The application aims to empower employees by providing easy access to key HMO information, searchable directories of accredited facilities, and the latest health and wellness trends.

ActiveLink app features to support COVID-19 communications

We are taking these steps to deliver important updates and publish communications and advisories to your employees amidst the community quarantine:



COVID-19 Health Declaration Form

The ActiveLink app offers a contactless in-app health symptoms checker for easy access. All gathered data are linked to the Business Intelligence dashboard for daily monitoring and report generation.



Benefits Communications

With our built-in content management system, ActiveLink can push communications in real time. You and your employees will get to read announcements and advisories straight from the app.



Knowledgebase and Admin Connect

<https://helpdesk.benefitsmadebetter.com/en>

We also offer an online library, or Knowledgebase, where we publish latest updates and information about COVID-19.

Strategies and guidelines

More business establishments allowed to reopen in GCQ and MGCQ areas

The Department of Trade and Industry (DTI) released guidelines for Category III businesses and activities in areas under general and modified general community quarantine.

Effective November 1, the following establishments under Category III could operate at 75% to 100% capacity while still allowing work-from-home arrangements:¹¹

BUSINESS ESTABLISHMENTS/ ACTIVITIES	GCQ (75% Capacity)	MGCQ (100% Capacity)
Barbershops and salons	Effective October 3: All services allowed, subject to strict physical distancing	Effective July 16: All services allowed, subject to strict physical distancing
Other establishments offering personal care aesthetic procedures/services	Including full body massage. Maximum of 30% capacity inside full body massage places, and subject to minimum public health standards.	Including full body massage. Maximum of 50% capacity inside full body massage places, and subject to minimum public health standards.
Travel agencies, tour operators, reservation service and related activities		
Gyms and fitness studios	Limited to individual workouts only. Group workout sessions composed of 2 or more persons (e.g., zumba, yoga, pilates, etc.) shall be strictly prohibited	
Sports facilities	Outdoor and indoor setting allowed. Limited to individual and non-contact sports/activities and other forms of exercise such as walking, jogging, running, biking, golf, swimming, tennis, badminton, equestrian, range shooting, and skateboarding	
Testing and tutorial centers	Maximum of 30% capacity inside testing venue/room, subject to compliance with physical distancing protocols	
Review centers	Only for health-related professions (i.e., physicians)	

Internet cafes (subject to guidelines issued by the LGUs)	Only for work or educational purposes, subject to physical distancing protocols	
Drive-in cinemas		
Pet-grooming services		

The mentioned establishments and activities must observe the mandatory health and safety protocols such as:

- Administration of contact-tracing forms
- Thermal scanning of body temperature and screening for flu-like symptoms
- Personnel or staff with COVID-19 symptoms or with exposure to COVID-19 patients shall not be allowed to report for work
- Provision of rubbing alcohol or sanitizers
- Strict enforcement of “No Mask, No Entry” policy
- Strict observance of physical distancing measures in all parts of the establishment
- Proper ventilation and exhaust system in the establishment. Proprietors of establishments shall enhance their exhaust system, ensure better airflow inside confined spaces and air-conditioned rooms, or install high-efficiency particulate (HEPA) filtration systems
- Chairs, desks, and tables shall be distanced at least 1 meter on all sides
- Chairs, desks, tables, counters, pens, doorknobs, and other high-touch surfaces shall be regularly cleaned and sanitized
- Proper sanitation of restrooms and ensuring that it is free from the accumulation of trash

Additional control measures:

- Provision of foot baths or foot mats with disinfectant at the entrance of the establishment
- Scheduling of appointments through phone calls or online platforms
- Posting of the following information at the entrance and/or other prominent or conspicuous areas in the establishment:
 - Contact-tracing forms or registration to StaySafe.ph or SafePass
 - “No face mask, no entry” policy
 - Physical-distancing protocols
 - Maximum number of allowable persons inside establishment
 - Sanitation schedule and procedures
 - Alternative methods of payment, if applicable

- No customer-personnel contact protocols
- Administration of protocols, including the right to refuse service to customers who fail or refuse to comply
- Visible floor markings for guidance in queuing areas
- Provision of sterilizers for personal effects (e.g., UV-C light boxes)
- Provision of single-use or QR-based menus
- Covering furniture made of porous materials with plastic for easy sanitation
- Ensurance of proper health and safety of all personnel:
 - No wearing of jewelry (e.g., rings, bracelets, watches, earrings, etc.)
 - Wearing of closed shoes
 - Proper personal hygiene (e.g., clipped fingernails, observance of company-imposed personal sanitation, etc.)
 - Washing of hands at least once every hour or after every encounter with guests
 - Observance of proper disposal of single-use equipment
 - Implementation of no-physical-contact policy during payment. Establishments may provide small trays for this purpose
 - Designation of a manager-on-duty or any personnel to oversee compliance with prevailing government protocols
 - Proper sanitation of vehicles and compliance of drivers and personnel with safety, hygiene, and sanitation protocols

Additional mandatory health and safety protocols for testing and tutorial centers:

- The number of examinees in a room shall not, at any given time, exceed the prescribed operating capacity.
- Examinees exhibiting symptoms such as colds, cough, and/or difficulty breathing shall be politely declined entry and have their examination rescheduled two weeks from the original date thereof.
- Examinees are required to bring their own pens and pencils. The use of a common pen for filling out forms, attendance sheets, and for such other purposes is prohibited.

Additional mandatory health and safety protocols for review centers:

- Only review classes for health-related professions (i.e., physician licensure examination) will be allowed for on-site operations.
- Chairs, desks and tables in all on-site tutorial centers must be arranged in a way that will allow 2-meter physical distancing of the reviewees, instructors and proctors.
- Reviewees are required to bring their own pens and pencils. The use of a common pen for filling out forms, attendance sheets, and for such other purposes is prohibited.

Additional mandatory health and safety protocols for gyms, fitness centers, and sports facilities:

- Only individual and non-contact sports/activities and other forms of exercise such as walking, jogging, running, biking, golf, swimming, tennis, badminton, equestrian, range shooting, and skateboarding shall be allowed.
- Gym and sports equipment, devices, paraphernalia, chairs, tables, lockers, toilets, and bathrooms shall be properly sanitized after every use.
- Only individual workouts shall be allowed. Group workout sessions composed of 2 or more persons (e.g., zumba, yoga, pilates, etc.) shall be strictly prohibited.
- Masks may only be removed when performing individual workouts, provided that the establishment utilizes natural ventilation and continuous air circulation. Provided further that strict 2-meter physical distancing on all sides is observed.
- Gym equipment, devices, and paraphernalia shall always be arranged in such a way as to allow the physical distancing of their users
- Distancing of fitness stations, lockers, chairs, and benches to at least 1 meter apart on all sides.
- The dispensation of water shall be limited to establishments providing disposable water cups or clients bringing their own water bottles. The use of drinking fountains shall be strictly prohibited.

Additional mandatory health and safety protocols for internet cafes:

- Internet cafes may only be accessed for work or education purposes. Gaming shall not be allowed.
- Persons who are less than 15 years old shall not be allowed, except if they are accessing internet cafes for educational purpose.
- Distancing of computer cubicles to at least 1 meter apart on all sides.
- No bystanders are allowed inside internet cafes.
- Proper ventilation and continuous air circulation shall be strictly observed.
- Computer paraphernalia such as monitors, headsets, mouse, and keyboards, among others, shall be disinfected after each use.
- Customers shall be limited to 2 hours per visit.

Additional mandatory health and safety protocols for establishments offering personal care (hair, nail, and skin care) and aesthetic procedures/services:

- Grooming equipment, devices and paraphernalia shall be properly sanitized before and after each service.
- Linens, robes, and towels shall be changed with properly sanitized ones after each service.
- Service cubicles or workstations shall be properly sanitized after every service.
- The queueing area shall be sanitized at regular intervals.
- Protective barriers with access holes for performing nail services must be installed.

Additional mandatory health and safety protocols for establishments offering full body massage:

- Guidelines on proper respiratory hygiene and cough etiquette must always be implemented.
- Massage parlors are discouraged from allowing clients who fall under population groups whose movements are restricted by the IATF Omnibus Guidelines for Community Quarantine in the Philippines (i.e., below 15 years old, above 65 years old, pregnant women, and individuals with underlying conditions).
- Implement strict guidelines for the use of tobacco and e-cigarettes or vaping products within the establishments and its surrounding areas. If smoking/vaping is unavoidable, smokers/vapers must use the designated smoking areas compliant with the Executive Order No. 26, s. 2017. Cigarette butts must be placed in designated receptacles and hands must be washed/sanitized before and after smoking.
- Home service arrangements are still subject to the same cleanliness, preventive, and disinfection protocols.
- Ensure that the staff avoid congregating and gathering in a single area especially during breaks and/or lunchtime. Place markers and signages to maintain physical distancing where possible.
- Staff must disinfect before and after each appointment.
- Clothes, linen towels must be laundered (or disposed properly if not washable) after each use.
- Provision of PPE and other medical-grade protective apparel to staff.

Additional mandatory health and safety protocols for drive-in cinemas:

- The operation of drive-in cinemas shall be dependent on the approval of the local government units having jurisdiction over their respective locations.
- Only open-air areas may be used as locations for the operations of drive-in cinemas.
- A maximum of 4 persons per car shall be allowed.
- Admission tickets may only be purchased online to avoid cash-based transactions.
- Food and drinks shall be delivered to each car by servers wearing PPEs.
- All drive-in cinemas shall be fully equipped with security and traffic management, and first-aid responders.

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