

INSURANCE AND TAKAFUL INDUSTRY COVID-19 TEST FUND
ELIGIBILITY CRITERIA FOR MEDICAL INSURANCE POLICYHOLDER
AND TAKAFUL CERTIFICATE HOLDERS

- The insurance and takaful industry has pledged RM8 million to establish a special relief fund or COVID-19 Test Fund (CTF) to support the Ministry of Health's (MoH) efforts to conduct more COVID-19 tests for Malaysians.
- The CTF will provide a fixed cash reimbursement for the cost of COVID-19 tests for policyholders and takaful participants with group medical or individual medical and health insurance policies/takaful certificates.
- Only applicable for those referred by registered doctors.
- Those entitled to be referred/tested are:
 - i. Deemed as persons under investigation (PUI) as defined by MoH (latest version below) or
 - ii. Contacts of a positive case.
- Clinical samples (Nasopharyngeal swabs) to be tested at recognized private labs as listed on the MoH's COVID-19 website
- The payout for reimbursement is up to a maximum of RM300 per test (one reimbursement per individual) to maximize the number of tests that can be supported by the CTF.

Case definition of persons under investigation (PUI) issued by MoH, updated on 25 March 2020

Annex 1 to MoH COVID-19 Guidelines as updated from time to time:

Acute respiratory infection (sudden onset of respiratory infection with at least one of: shortness of breath, cough or sore throat) with or without Fever

AND

Travelled to/resided in foreign country within 14 days before the onset of illness OR

Close contact* in 14 days before illness onset with a confirmed case** of COVID-19**
OR

Attended an event associated with known COVID-19 outbreak

**Close contact defined as:*

- *Healthcare associated exposure without appropriate Personal Protective Equipment (including providing direct care for COVID-19 patients, working with healthcare workers infected with COVID-19, visiting patients or staying in the same closed environment of a COVID-19 patient).*
- *Working together in close proximity or sharing the same classroom environment with a COVID-19 patient.*
- *Traveling together with a COVID-19 patient in any kind of conveyance.*
- *Living in the same household as a COVID-19 patient.*

***Confirmed case of COVID-19 defined as a person with laboratory confirmation of infection with the COVID-19*

Below is a list of laboratories for COVID-19 Tests nationwide as listed on the MoH's website.

Senarai Makmal Yang Menyediakan Perkhidmatan Ujian **COVID-19** Seluruh Negara

Kementerian Kesihatan Malaysia (KKM)

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| <ul style="list-style-type: none"> • Institute for Medical Research • Makmal Kesihatan Awam Kebangsaan • Makmal Kesihatan Awam, Ipoh • Makmal Kesihatan Awam, Johor Bharu • Makmal Kesihatan Awam, Kota Bharu • Makmal Kesihatan Awam, Kota Kinabalu • Hospital Melaka • Hospital Sultanah Nur Zahirah • Hospital Umum Sarawak • Hospital Tengku Ampuan Afzan | <ul style="list-style-type: none"> • Hospital Sultanah Bahiyah • Hospital Pulau Pinang • Hospital Raja Permaisuri Bainun • Hospital Sg. Buloh • Hospital Kuala Lumpur • Hospital Tunku Ja'afar • Hospital Sultanah Aminah • Hospital Raja Permaisuri Zainab II • Hospital Queen Elizabeth |
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Universiti

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| <ul style="list-style-type: none"> • Pusat Perubatan Universiti Kebangsaan Malaysia • UKM Medical Molecular Biology Institute • Pusat Perubatan Universiti Malaya • Universiti Islam Antarabangsa Malaysia • Universiti Sains Malaysia, Kubang Kerian • UiTM Sg. Buloh • Universiti Putra Malaysia • University Malaysia Sabah • Management & Science University • UCSI University • British Malaysia Institute | <ul style="list-style-type: none"> • University Malaysia Sarawak • Tropical Infectious Diseases Research & Education Centre • Universiti Sains Malaysia, Kepala Batas • Universiti Tuanku Abdul Rahman • Manipal International University • International Medical University • Monash University Malaysia • Newcastle University Medicine Malaysia |
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Persatuan Insurans Hayat Malaysia
Life Insurance Association of Malaysia



Angkatan Tentera Malaysia

- Hospital Angkatan Tentera Malaysia Tengku Mizan

MOSTI

- Malaysian Genome Institute

Makmal Swasta

- Premier
- Neogenix
- Gribbles
- Lablink
- BP Healthcare
- Clinipath
- Sunway Medical Center

Source: Kementerian Kesihatan Malaysia (KKM)