FREQUENTLY ASKED QUESTIONS ON COVID-19 TEST FUND (CTF) FOR MEDICAL INSURANCE AND TAKAFUL CERTIFICATE HOLDERS

1. What is the COVID-19 Test Fund (CTF) set up by insurance and takaful industry?

- The CTF is a RM8 million fund set up by the insurance and takaful industry to support the Ministry of Health's efforts to conduct more COVID-19 test.
- The fund will provide a fixed cash reimbursement up to RM300 for the cost of COVID-19 test for individuals covered under group medical or individual medical and health insurance policies/takaful certificates.

2. Who is eligible to claim from the CTF?

The CTF is only applicable for insurance policyholders/takaful certificate holders with group/individual medical and health related insurance policies and takaful certificates, who have been referred by registered doctors for COVID-19 test at recognised private labs as listed on the MoH COVID-19 website.

Your insurance policy/takaful certificate must be in force as of 27 March 2020 and at the time the COVID-19 test is conducted.

3. If I have more than one medical and health insurance policy/takaful certificate with different insurance and takaful companies, can I claim from more than one company?

The CTF will pay out up to a maximum of RM300 per individual regardless of the number of COVID-19 tests. You can only claim once from the CTF even though you have more than one Medical and Health Insurance Policy/Takaful certificate.

4. Who can be tested for COVID-19 under this CTF?

- Those entitled to claim from the CTF must be referred by a registered doctor and are :

  (i) Deemed as persons under investigation (PUI) as defined by MoH (latest version below) or

  (ii) Contacts of a positive COVID-19 case (MoH definition below).

  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

  Traveled 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

Note: This CTF does not cover Drive-Through tests offered by some private hospitals/laboratories.

5. How does the funding model work? How do I claim the RM300 from CTF?

We are finalising the details very soon and these info will be updated on the websites of LIAM (www.liam.org.my), PIAM (www.piam.org.my) and MTA (www.malaysiantakaful.com.my) in the next few days.

6. Am I entitled to claim from the CTF if my COVID-19 test shows a negative result?

Yes, you are eligible to claim from the CTF regardless of the test results.

7. If I require further treatment for COVID-19, can I still claim from the CTF?

This CTF is specially set up for COVID-19 tests. If you require further treatment, you should contact your insurer/takaful operator to find out if these treatments are covered under your insurance policy/certificate.

8. Can I claim from the CTF if my COVID-19 test is conducted at home?

No, currently this CTF does not cover home tests.

9. Can I go to any hospital or recognized laboratory to be tested without seeing a doctor first and still claim from CTF?

No, you must see a registered doctor, and upon meeting the criteria get a doctor's request or instruction to get tested.

10. When is the funding available and is there a closing date to apply?

The CTF is available for COVID-19 tests done from 27 March 2020 based on claims submitted on 'first-come-first-served' basis. Once the RM8 million is paid out, the funding will stop.

11. **Is there any specific private hospital/private laboratory that I can conduct the COVID-19 test?**

> While you may visit any registered doctor at a private or public clinic or hospital, if you meet the criteria and advised by the registered doctor to get tested, the test sample may be collected then and there or you may be directed to go to a recognized laboratories recognized by the Ministry of Health as listed on its website.

12. **If I have done a test on complimentary basis, can I still claim the RM300?**

> No. You are not entitled to claim the RM300 if you have done the test on complimentary basis.

13. **If my doctor advised me to do a COVID-19 test for an elective surgery, am I entitled to claim the RM300?**

> No. The CTF does not cover COVID-19 test for elective surgery.