Frequently Asked Questions on COVID-19 Testing Fund (CTF) for Patients Requiring Surgery

1. **What is the COVID-19 Test Fund (CTF) set up by the 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 (MoH) efforts to conduct more COVID-19 testing.
   - The fund will provide a fixed cash reimbursement up to RM300 for the cost of COVID-19 testing for individuals covered under individual or group Medical and Health Insurance policies/takaful certificates.

2. **What are the Medical and Health Insurance/ Takaful products that qualify for the RM300 under CTF?**

   - Medical and Health Insurance/ Takaful products that qualify for the RM300 reimbursement from the COVID-19 Testing Fund shall include products defined in the Bank Negara Malaysia's Guidelines on Medical and Health Insurance/ Takaful.
   - This includes medical expenses plans, hospital and surgical plans, hospital income plans, and critical illness/dread disease plans and other similar insurance/ Takaful plans offering similar benefits. Only plans with policy/certificate term more than or equal to 12 months are eligible for CTF regardless of mode of premium/contribution payment.
   - The COVID-19 Testing Fund is extended to Malaysians and Non-Malaysians residing in Malaysia. However, the CTF is not extended to the Foreign Worker Hospitalisation Scheme.

3. **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 testing at recognised private labs as listed on the MoH COVID-19 website.

   *For employees only, excluding dependants
   For third party policy/certificate, only life assured/insured person/covered person is covered.

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

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

You can claim for the COVID-19 test under the CTF if you have seen a doctor registered with the Malaysian Medical Council, and have been referred to do the test, and have met with one of the conditions below:

A. have acute respiratory infection (sudden onset of respiratory infection with at least one of: shortness of breath, cough or sore throat) with or without fever **OR**
B. are deemed as persons under investigation (PUI) as defined by MoH[1] **OR**
C. Have travelled to / resided in a foreign country in the last 14 days **OR**
D. Have been in close contact[2] in the last 14 days with a confirmed case of COVID-19[3] **OR**
E. Have attended an event associated with known COVID-19 outbreak

[1]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.

[2]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.

[3]Confirmed case of COVID-19 defined as a person with laboratory confirmation of infection with the COVID-19

For all the conditions listed from A) to E), a doctor's referral is required.

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

5. Am I entitled to claim from the CTF if I am advised to go for a surgery?

> The CTF will cover Covid 19 test done during emergency and semi-emergency surgeries. The definition for eligible cases will be based on the Emergency Severity Index from the Agency for Healthcare Research and Quality (an agency of the US Department of Health and Human Services):
> - Emergency means a situation where a patient requires immediate and life-saving intervention.
> - Semi-Emergency or urgent means a high-risk patient whose condition could easily deteriorate or who presents with symptoms of a condition requiring time-sensitive treatment.

6. Am I entitled to claim for the CTF if I am advised to be hospitalised but my condition does not require a surgery?

> You are not entitled to claim from the CTF if your hospitalisation does not require you to undergo an Emergency or Semi-Emergency surgery. You are also not entitled to claim from the CTF if you are undergoing an Elective Surgery.

7. If I have a medical card, will the cost of the Covid-19 test be covered by way of Letter of Guarantee?

> You have to pay for the Covid-19 test and seek reimbursement later. The cost will not be covered by way of Letter of Guarantee.

8. How do I claim for my COVID -19 test and what is the maximum amount that I can claim?

> You have to apply for the reimbursement of RM300 (or the actual cost of the test, whichever is lower) through the CTF portal at **www.MyCTF.my**

9. What documents do I need to submit to apply for this claim?

> You are required to upload the following documents:
>
> a. Claims Form
> b. Front and Back copy of your MyKad/Passport
> c. Receipt

10. When can I apply for the reimbursement?

> The CTF will cover screening of Covid-19 for Emergency and Semi-Emergency surgeries conducted from 27 March 2020 till 30 June 2020 (or earlier than 30 June 2020 if the CTF has been fully utilised).

11. 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.

12. 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.

13. 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.

14. I have a pre-scheduled surgery in June 2020 and due to the current outbreak, I am required to undergo COVID-19 test before hospital admission, am I eligible to claim the RM300?

> No. CTF does not cover COVID-19 tests that are required to be done for elective surgery.

15. If my expenses of COVID-19 Test are being paid by my employer, am I still entitled to seek reimbursement for this benefit?

> No, you cannot seek reimbursement from the CTF. The CTF is to help with the financing cost of the test.

16. Will this reduce my policy/ certificate benefit limit if I make a claim?

> No. Your policy/certificate benefit limit will not be reduced by making this claim.

17. If I was hospitalised in an overseas hospital, will I still be able to claim back the RM300?

> No. The fund only applies to the Ministry of Health's approved hospitals/ laboratories in Malaysia.

18. How do I know that my claim is successful and who will notify me the status?

> You can check your claim status within 14 working days after submission of your claim. Your Insurance company or Takaful operator will notify you.

19. How long does it take for me to receive my claim money?
> If your claim is successful, you will receive the claim money within 14 working days from the date of submission with complete documents.

20. How will the claim be paid to me?

> Your claim money will be credited directly to the bank account that you provided. If you have provided your e-mail address, you will be notified by email once the payment has been made.

21. How can I know if the fund is still available?

> Official announcement will be made from time to time by the industry.

22. Can I make an appeal if my reimbursement claim is rejected?

> No. All decisions made by us are final and are not subject to further appeal.

23. Where can I get further information about CTF?

> Further information can be accessed through the portal at **www.MyCTF.my** and hotline number at 15500/ 1-300-22-11-88.