



**Persatuan Insurans Hayat Malaysia  
Life Insurance Association of Malaysia**

**FOR IMMEDIATE RELEASE**

**Insurance and Takaful COVID-19 Test Fund – Medical and Health Insurance/takaful policy/certificate holders urge to take COVID-19 tests voluntarily to curb the spread of the pandemic**

**Kuala Lumpur, 8 January 2021** – Following the announcement by the insurance and takaful industry on expanding the eligibility criteria of the COVID-19 Test Fund (CTF) to include all individual/group MHIT policy/certificate holders who are asymptomatic in the country, the industry is now urging them to take the test voluntarily to curb the spread of the pandemic in the country.

A number of medical facilities and private labs recognized by the Ministry of Health Malaysia (MOH) have also committed to participate in this initiative for COVID-19 testing done at their labs in the country.

The prices are as low as RM150 for the Reverse Transcriptase – Polymerase Chain Reaction (RT-PCR) and RM75 for the Rapid Test Antigen (RTK-Ag) tests.

A list of labs committed towards this initiative is available on the MyCTF website at [www.myctf.my](http://www.myctf.my).

The CTF will also reimburse policy/certificate holders who do their tests at other authorized labs or medical facility registered with MOH. Below are the links:

1. Private Hospitals and Clinics for COVID-19 Test - <http://covid-19.moh.gov.my/fasiliti-kesihatan/hospital-swasta-dan-klinik-swasta-berdaftar-untuk-covid19>
2. Labs for COVID-19 Test - [http://covid-19.moh.gov.my/garis-panduan/garis-panduan-kkm/Annex\\_4a\\_Agihan\\_Makmal\\_Ujian\\_COVID\\_05122020.pdf](http://covid-19.moh.gov.my/garis-panduan/garis-panduan-kkm/Annex_4a_Agihan_Makmal_Ujian_COVID_05122020.pdf)

Under the newly-expanded CTF eligibility, Persons Under Investigation (PUI) and any asymptomatic policy/certificate holder is entitled to claim as follows:

| Category |  | CTF Reimbursement Rate (RM)   |   |
|----------|--|---|---|
| A        | Persons Under Investigation (PUI)              | Up to RM300 per test for Reverse Transcriptase – Polymerase Chain Reaction (RT-PCR) |   |
| B        | Emergency / Semi-Emergency Surgery             | Up to RM300 per test for RT-PCR   |   |
| C        | Asymptomatic Individuals                       |   |   |
|          | All Individual MHIT policy/certificate holders | Up to RM100 per test for RT-PCR   | Up to RM50 per test for Rapid Test Antigen (RTK-Ag) |

|   |  |                                 |   |
|---|--|---------------------------------|---|
|   | All Group MHIT policy/certificate holders (limit to 50 employees per policy) | Up to RM50 per test for RT-PCR  | Up to RM50 per test for Rapid Test Antigen (RTK-Ag) |
| D | Hospital Admissions (for Non – Emergency and Non-Semi Emergency Surgery)     | Up to RM100 per test for RT-PCR | Up to RM50 per test for Rapid Test Antigen (RTK-Ag) |

*Note: For Persons Under Investigation (PUI) (those who are at risk or referred by doctors to go for the COVID-19 test as defined by the MOH) and tests performed due to Hospital Admission for Emergency and Semi-Emergency cases, the reimbursement rate remains unchanged i.e. up to a maximum of RM300 per test per individual.*

Speaking on the initiative by the private labs, LIAM Chief Executive Officer, Mark O’Dell expressed his appreciation to these labs for joining the industry in our noble effort to combat the spread of the pandemic in the country. “We urge more Malaysians to come forward to do the test voluntarily. We hope to cover more people in the country so that the fund could be disbursed widely to benefit more people. We are expecting many more private medical facilities and labs to join this noble initiative,” O’Dell added.

Enclosed is the Frequently Asked Questions on CTF.

For further information on the CTF, kindly visit [www.MyCTF.my](http://www.MyCTF.my) or call MyCTF Hotline number at 15500 / 1-300-22-11-88.

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**About LIAM**

Formed in 1974, the Life Insurance Association of Malaysia (LIAM) is a trade association registered under the Societies Act 1966. LIAM has a total of 16 members, of which 14 are life insurance companies and 2 life reinsurance companies.

LIAM’s objectives are to promote a progressive life insurance industry; to enhance public understanding and appreciation for life insurance; to upgrade the image and professionalism of the life insurance industry and to support the regulatory authorities in developing a strong industry.