

# RM8 Million COVID-19 Test Fund (CTF) Frequently Asked Questions (FAQ) for Surgery and Hospital Admission

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

A RM8 million fund to support the Ministry of Health's (MoH) efforts to conduct more COVID-19 testing. CTF provides 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. Who is eligible to claim from the CTF?

The CTF is only applicable for insurance policyholders/ takaful certificate holders who have been referred by registered doctors for COVID-19 testing at recognised private labs as listed on the MoH COVID-19 website.

## 3. 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 means a high-risk patient whose condition could easily deteriorate or who presents with symptoms of a condition requiring time-sensitive treatment.

Effective 23 December 2020, the CTF eligibility criteria has been broadened to include hospital admissions for Non-emergency and Non Semi-Emergency Surgery.

Under the newly expanded CTF eligibility, below are the Reimbursement Rates for the respective categories:

Category		CTF Reimbursement Rate (RM)	
<b>A</b>	Persons Under Investigation (PUI)	Up to RM300 per test for Reverse Transcriptase - Polymerase Chain Reaction (RT-PCR))	
<b>B</b>	Emergency / Semi-Emergency Surgery	Up to RM300 per test for RT-PCR	
<b>C</b>	Asymptomatic Individuals		
	i.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)
	i. 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)
<b>D</b>	Hospital Admissions (for Non Emergency/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



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

#### **5. 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.

#### **6. How do I claim for my COVID -19 test and what are the procedures?**

You have to apply for the reimbursement of up to RM300 (or the actual cost of the test, whichever is lower) through the CTF portal at [www.MyCTF.my](http://www.MyCTF.my)

You are required to upload the Claims Form, Front and Back copy of your MyKad/Passport and the Receipt of your COVID-19 Test.

#### **7. 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.

#### **8. 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.

#### **9. How do I know that my claim is successful and when will I receive my claim money?**

You can check your claim status within 14 working days after submission of your claim. Your Insurance company or Takaful operator will notify you. If your claim is successful, the claim money will be credited directly to your bank account that you provided within 14 working days from the date of submission with complete documents.

#### **10. 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.

#### **11. Where can I get further information about CTF?**

Further information can be accessed through the portal at [www.MyCTF.my](http://www.MyCTF.my) and hotline number at [15500/ 1-300-22-11-88](tel:155001300221188).

