RM8 Million COVID-19 Test Fund (CTF)

Frequently Asked Questions (FAQ) for Patients Requiring Surgery

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.

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. 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.

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 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.

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.

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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**

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

The CTF will cover screening of COVID-19 conducted from 27 March 2020 till 31 August 2020 (or earlier than 31 August 2020 if the CTF has been fully utilised).

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** and hotline number at **15500/ 1-300-22-11-88.**