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COVID-19 Test Fund (CTF) For Person Covered Under Medical and Health Takaful Plans

We are fully supporting the Ministry of Health's (MOH) efforts to conduct more COVID-19 tests. Each Person Covered under group/individual medical and health takaful plans that has been referred by a registered doctor to undergo a COVID-19 test at a recognised private lab (as listed on the MOH's COVID-19 website) is eligible to claim up to a maximum of RM300 (one reimbursement per individual only) for tests done from 27 March 2020.

Frequently Asked Questions (FAQs) on COVID Test Fund (CTF) for Person Covered under Medical and Health Takaful Plans

No.	Question	Answer
1	What is the COVID-19 Test Fund (CTF)?	<p>The CTF is a RM8 million fund pledged by the insurance and takaful industry in support of the Ministry of Health's (MOH) efforts to conduct more COVID-19 tests for Malaysians.</p> <p>The CTF will provide a fixed cash reimbursement up to RM300 for the cost of COVID-19 tests conducted for individuals covered under group or individual medical and health takaful plans.</p>
2	What are the medical and health takaful plans that qualify for the RM300 reimbursement under CTF?	<p>Medical and health takaful plans that qualify for the RM300 reimbursement from the CTF shall include products defined in Bank Negara Malaysia's Guidelines on medical and health takaful.</p> <p>This includes medical expenses plans, hospital and surgical plans, hospital income plans, and critical illness/dread disease plans and other takaful plans offering similar benefits. Only plans with a certificate term of more than or equal to 12 months are eligible for CTF regardless of the contribution payment mode.</p> <p>The CTF is extended to Malaysians and Non-Malaysians residing in Malaysia. However, the CTF is not applicable to the Foreign Worker Hospitalisation Scheme.</p>

No.	Question	Answer
3	Who is eligible to claim from the CTF?	<p>The CTF is only applicable for individuals covered under group* or individual medical and health takaful plans and have been referred by registered doctors (upon meeting the conditions as stated in FAQ No. 5) for COVID-19 tests at recognised private labs (see list of laboratories for COVID-19 tests nationwide; updated from time to time) as listed on the MOH COVID-19 website.</p> <p>*For employees only, excluding dependents For third party certificates, only person covered is covered.</p> <p>Your takaful plan must be in force as of 27 March 2020 and at the time when the COVID-19 test is conducted.</p>
4	If I have more than one medical and health insurance/takaful plans, can I claim from more than one plan?	<p>The CTF will pay out up to a maximum of RM300 per individual regardless of the number of COVID-19 tests undertaken. You can only claim once from the CTF even though you have more than one medical and health insurance/takaful plans.</p>
5	Who can be tested for COVID-19 under this CTF?	<p>You can be tested for COVID-19 under the CTF if you have seen a doctor registered with the Malaysian Medical Council, been referred to do the test and have met one of the conditions below:</p> <ul style="list-style-type: none"> 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. (i) Are deemed as Persons Under Investigation (PUI) as defined by MOH (see Case Definition of COVID-19; updated from time to time) (ii) Close contact with a positive COVID-19 case OR C. Have travelled to/resided in a foreign country within 14 days before the onset of the illness OR D. Have been in close contact* within 14 days before the onset of illness with a confirmed case of COVID19** OR E. Have attended an event associated with a known COVID-19 outbreak

No.	Question	Answer
		<p><i>*Close contact is defined as:</i></p> <ul style="list-style-type: none"> • <i>Healthcare associated exposure without appropriate Personal Protective Equipment (including those providing direct care for COVID19 patients, working with healthcare workers infected with COVID-19, visiting patients or staying in the same closed environment of a COVID-19 patient).</i> • <i>Working together in close proximity or sharing the same classroom environment with a COVID19 patient.</i> • <i>Traveling together with a COVID-19 patient in any kind of conveyance.</i> • <i>Living in the same household as a COVID-19 patient.</i> <p><i>**A Confirmed case of COVID-19 is defined as: A person with laboratory confirmation of infection with COVID-19.</i></p> <p>For all the conditions listed from (A) to (E), a doctor's referral is required.</p>
6	Does CTF cover drive-through tests?	No, this CTF does not cover drive-through tests offered by some private hospitals/laboratories.
7	Am I entitled to claim from the CTF if my COVID-19 test shows a negative result?	Yes, you are eligible (upon fulfilling the terms and conditions as stated in FAQ No. 3) to claim from the CTF regardless of the test results.
8	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 reimbursement purposes. If you require further treatment, you can contact our Customer Care Centre at 1300 22 9777 or email us at customercare@ammetlifetakaful.com to find out if the required treatment is covered under your takaful plan.
9	Can I claim from the CTF if my COVID-19 test is conducted at home?	Yes, you can claim from the CTF if the test is conducted at home, provided that you were referred to take the test by a registered doctor, met one of the conditions (as stated in FAQ No. 5) and the test was conducted by a laboratory approved by the Ministry of Health. Currently, Doctor2U and DoctorOnCall are approved for reimbursement for home testing assuming the eligibility claims criteria (see FAQ No. 3) is met.

No.	Question	Answer
10	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 one of the conditions (as stated in FAQ No. 5), obtain a doctor's request or instruction to get tested.
11	When will CTF become available and is there a closing date to apply?	The CTF is available for COVID-19 tests conducted from 27 March 2020 based on claims submitted on a first come first served basis. This claims will stop once the RM8 million fund is fully paid out.
12	Is there any specific private hospital/private laboratory that I can conduct the COVID-19 test?	You may visit any registered doctor at a private or public clinic or hospital, if you meet one of the conditions (as stated in FAQ No. 5) and as advised by the registered doctor to get tested. The test sample may be collected then and there. Alternatively you may be directed to go to a recognised laboratory listed by the MOH on its website. Please note that at this moment, only PCR (Polymerase Chain Reaction) test for COVID-19 is accepted at labs recognised by MOH. Rapid Test will not be accepted.
13	If I have done a test on a complimentary basis, can I still claim the RM300?	No, you are not entitled to claim the RM300 if you have done the test on a complimentary basis.
14	If my doctor advised me to do a COVID-19 test for surgery or hospital admission, am I entitled to claim the RM300?	No, the CTF does not cover COVID-19 test for surgery or hospital admission.

Additional Frequently Asked Questions (FAQs) on Claim Process

No.	Question	Answer
15	Do I have to pay first to do the COVID-19 test?	Yes, you will need to pay first and then submit a claim for reimbursement.
16	How do I submit the claim to CTF? Will I need to fill any forms?	You can submit your claim through the CTF portal at www.MyCTF.my by completing the online form and uploading the supporting documents.
17	What are the supporting documents that need to be submitted for the claim?	The following documents are required: <ul style="list-style-type: none"> • Declaration by doctor using the downloadable form from www.MyCTF.my or a copy of the Doctor's referral letter/ Medical Advisory Note for home testing services via DoctorOnCall or Doctor2U to indicate you are required to do COVID-19 test Or a copy of Order For Supervision and Observation At Home Form (As per 14a of Guidelines COVID-19 Management in Malaysia No.05/2020 issued by Ministry of Health). Click here to see the sample. • Original receipt or scan copy of original receipt. • Copy of identity card or passport of claimant.
18	How do I complete Part C of the COVID-19 Test Claim Form?	For Part C, you only need to choose one checklist. This depends on the type of documents that you have, such as Declaration by doctor, Doctor's referral letter or Order For Supervision And Observation At Home Form.
19	What happens if the supporting documents are incomplete?	We will not be able to process your claims.
20	Can I provide bank account details that is not under my name?	No, please ensure that the bank account information provided is accurate and the name matches the name of the policy/certificate holder/Insured/Covered Person.
21	If I do not have internet, what is the other method for claim submission?	Your claim only can be made through the portal at www.MyCTF.my

No.	Question	Answer
22	I have a pre-scheduled surgery in April 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 by hospitals before a surgery. Please refer to eligibility criteria for further details.
23	All my family members underwent the testing, can we submit the claims together?	No, you must submit the claim form separately. If all your family members have medical and health takaful plans, they are eligible to claim. The fund is only for those who have eligible medical and health takaful plans (as explained in FAQ No. 2). One application is required for each claim.
24	What happens if I did not declare my symptoms or travel history?	If you fail to declare such information, your claim will be rejected
25	Can I still claim RM300 if my COVID-19 test costs RM180?	The CTF will pay you the actual cost of your COVID-19 test up to a maximum of RM300. In this case, you will be reimbursed for RM180 and not RM300.
26	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.
27	Does this benefit pay for the cost of the doctor's consultation fee to obtain the referral to do COVID19 test?	No, it is for the claimant to bear the cost at his or her own expense.
28	Will this reduce my plan benefit limit if I make a claim?	No, your plan benefit limit will not be reduced by making this claim.

No.	Question	Answer
29	What happens if I have already gone for a COVID-19 test prior to the announcement by Prime Minister on 27 March 2020?	The CTF covers test conducted on and from 27 March 2020 onwards.
30	If I did the COVID-19 test overseas, will I still be able to claim the RM300?	No, the fund only applies to the MOH's approved hospitals/ laboratories in Malaysia.
31	How do I know that my claim is successful and who will notify me on the status?	You can check your claim status within 14 working days after submission of your claim. We will notify you on the status.
32	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.
33	How will the claim be paid to me?	Your claim money will be credited directly to the bank account that you have provided. If you have provided your email address, you will be notified by email once the payment has been made.
34	How can I know if the fund is still available?	Official announcement will be made from time to time by the industry, on www.MyCTF.my .
35	Can I make an appeal if my reimbursement claim is rejected?	No, all decisions made are final and are not subject to further appeal.
36	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 1188.

Please contact our Customer Care Centre at **1 300 22 9777**, email us at customercare@ammetlifetakaful.com, or contact your servicing agent if you require further assistance.