FAQs ON COVID-19 TREATMENT

1. Does the Corporate Medical Insurance Plan cover COVID-19 related treatment?

Yes, the Corporate Medical Insurance Plan covers COVID-19 Inpatient Hospitalisation Treatment provided

a. The patient tests positive for COVID-19

b. There is an active line of treatment after the test which required inpatient hospitalisation

2. How much am I covered for?

You will be covered as per the policy terms and conditions up to the eligible family sum insured defined under the Corporate Medical Insurance plan.

3. Do I have to pay if I or my dependent are undergoing COVID-19 treatment in a government hospital?

If you or your dependents are undergoing treatment in a government Hospital, then the treatment cost for COVID-19 is usually paid by the government. There could be some additional costs largely relate to non-medical expenses that need to be borne during treatment. If during treatment at the government hospital, the insured person spends on tests or medical requirements, the same can be claimed as part of pre & post-hospitalisation. While making the claim, you must give evidence of being hospitalised in the government hospital. Request you to contact your TPA or dedicated service manager for further details.

4. Is COVID-19 treatment covered in a private hospital?

Yes, provided the concerned private hospital has been approved/authorised by the Ministry of Health and Family Welfare. Kindly contact your Mediclaim Help-Desk for the updated list of hospitals or check on the government public websites that may carry this information.

5. Will the Insurance company settle full and final claim amount relating to COVID-19 related inpatient admission?

No, your final bill settlement depends on the balance sum insured available under the Corporate Medical Insurance plan. Additionally, non-medical expenses and other consumables may be deducted as part of the final approval from TPA.

6. Will the insurance company reimburse or cover only the COVID–19 Test conducted?

No, standalone COVID-19 tests, with no active line of treatment that required inpatient admission are not generally covered under the Corporate Medical Insurance plan regardless of the test result being positive or negative. For example, if a patient gets tested for COVID-19 and the test turns out to be negative, the cost of such tests and other consumables used for conducting the test will not be payable under the Corporate Medical Insurance plan.

7. Where can I access the latest COVID-19 testing centres or approved labs – government and private labs?

You can check the authorised list of COVID-19 testing centres (government and private labs) on *https://www.icmr.gov.in/.* The updates are dynamic, therefore always pre-check on the mentioned website. You can also access the list of ICMR approved Labs with COVID-19 testing facilities on the **"Aarogya Setu" App.**

Most people who get COVID-19 have mild or moderate symptoms and can recover thanks to supportive care and do not need hospitalisation. Isolation or quarantine costs are typically not covered as there is no medical treatment being provided. If you have a cough, fever, and difficulty breathing seek medical care early - call your health facility by telephone first. Emergency COVID-19 Helpline contact details are available on the **"Aarogya Setu"** App.

Disclaimer: The above FAQs were designed keeping in mind the current situation and is subject to change. These are not exhaustive and may vary as per your specific circumstances. We request you to look for appropriate union/state government advisories issued from time to time and reach out to your insurance helplines or support contacts in the benefits manual for specific claim related queries.

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