



# CORONAVIRUS (COVID-19) PANDEMIC

## Answers to Frequently Asked Questions

### **Is COVID-19 testing covered under the plan? Will Cigna cover COVID-19 testing for a customer who isn't showing any symptoms of the virus?**

Testing is covered so long as it is prescribed by a physician. Cost sharing (if applicable) will be waived for testing related visit (i.e. diagnostic test, doctor's fee etc.)

Cost share waiver extended until 30 Jun 2022

### **Would we classify COVID-19 test and treatment under (Outpatient) OP or (Inpatient) IP benefit?**

If it is a test done as an OP visit, we will cover under OP benefits and cost sharing waiver will be applied.

If the test is done when the patient is hospitalised, then it should fall part of IP cost and IP Terms and Conditions will apply. For IP treatment fee, continue to cover under IP limit until limit has been reached.

Cost share waiver extended until 30 Jun 2022

### **There are clinics that provides COVID-19 PCR testing (swab test) without doctor's prescription. Will Cigna covers such tests?**

Cigna will only cover Covid testing if prescribed by a medical practitioner. For other reasons such as Travel related, Return to Work, occupational health, or surveillance purposes, Cigna will not be able to cover the test. Similarly, if member opts for the test without a prescription, Cigna will not cover the test.

### **I am tested negative for COVID-19 but need to be kept hospitalised for observation/re-test, will Cigna cover the hospital cost?**

In this situation where member need to be kept in hospital for a certain duration and administered repeat tests if initial test comes back negative (patient is symptomatic or highly suspicious for COVID), we will cover costs for the period that the patient was in hospital, subject to policy terms and coverage e.g. co-pays will apply for any treatment except the tests and consultations.

### **COVID-19 patients who are unvaccinated "by choice" will have to pay for their medical expenses from 8 Dec 2021. For members who choose not to be vaccinated and contracted COVID-19, will Cigna cover the cost for medical treatment?**

Cigna will continue to cover medically necessary treatment for COVID-19 regardless of vaccination status.

\*Note: The Singapore government will continue to cover treatment cost for individuals who are below 12 years old and those who are unable to get vaccinated due to medical reasons.



## Is COVID-19 vaccination covered when this is available?

COVID-19 vaccines will be covered under “travel vaccination” or “well child test” under Outpatient Benefit. Coverage will be only be applied for vaccination that is approved by local government bodies, prescribed and administered by a medical practitioner.

**From 18 May 2021**, the Pfizer-BioNTech vaccine has been approved for children aged 12 to 15 in Singapore. Administrating of the vaccine for this group of population will be led by the government.

## Is home test kit covered under Cigna plan?

ART test regardless of medical necessity will not be covered as we do not cover home test kits.

## Is testing covered if it is a requirement by the healthcare provider prior to admission/or surgical procedure, Outpatient treatment?

Locally approved Rapid Antigen Test or PCR test can be covered in the following selective scenarios:

1. Testing prior to pre-admission
2. Testing prior to Daycase/Day surgery

Testing prior to an outpatient visit (regardless whether it is outpatient at hospital or clinic) will not be covered.

Rapid Antigen Test for pre-screening purposes is not covered.

## Will Cigna cover side effect caused by COVID-19 vaccination?

Cigna will cover treatment required for side effect caused by the vaccine, so long as treatment is medically necessary (standard policy terms and conditions applies). As it is still too early to tell what the mid and long term side effects are but short term side effects are mainly allergic reactions. Mild to moderate reactions will require just OP treatment with oral or injectable steroids but severe allergic reactions will require hospitalisation. This however, is no different from other vaccinations (e.g. flu) that also have the same types of reaction. These vaccines are only authorised for use from age 16 or 18 onwards (depending on brand).

## Will Cigna cover antibodies testing once this is approved and becomes available?

Cigna covers all antigen tests and antibody tests (without cost share) when:

- Performed by a certified lab
- Prescribed by a physician
- Local authorised test is used and
- Performed for diagnostic purposes

Testing would not be covered by Cigna for Return to Work, occupational health, or surveillance purposes.

Singapore’s medical community in particular, has come out very strongly against the use of these antibodies kit in the diagnosis of acute COVID-19 infection.

This is in line with WHO’s advisory at <https://www.who.int/news-room/commentaries/detail/advice-on-the-use-of-point-of-care-immunodiagnostic-tests-for-covid-19>

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In case of an emergency, dial the local emergency number for the country you are in.

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