

# ADVISORY

## On Coverage for COVID-19 Related Availments

(as of April 23, 2021)

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### Dear Valued Clients and Partners,

As we all continue to cooperate with our government to curb and contain the increase in the number of new COVID-19 cases in the country, we at Intellicare, would like to reiterate our commitment to safeguarding your health and wellbeing.

In this incredibly challenging time, know that we are here to deliver the appropriate support that you need to ease your worries.

Despite the novelty of this disease, we have taken steps to ensure that we augment the aid extended by our government to substantially cover the cost of treatment for COVID-19 patients.

For your reference, we are sharing herewith our updated guidelines on coverage for COVID-19 related availments.

Protocols for the management of COVID-19 are evolving but what remains constant is our promise of making quality health care services accessible, affordable, efficient, and compassionate.

Be well. Stay safe and healthy.

**Customer Experience Management Team**



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## FREQUENTLY ASKED QUESTIONS:

### RT-PCR Test

- Is RT-PCR or swab testing covered by Intellicare?  
Intellicare will cover the cost of RT-PCR test subject to the following parameters:

INPATIENT	OUTPATIENT
<p style="text-align: center;"><b>COVERED</b></p> <ol style="list-style-type: none"> <li>If Member is <b>SYMPTOMATIC</b> or is manifesting known signs and symptoms of COVID-19 (e.g. <i>dry cough, sore throat, fever, body malaise, loss of taste/smell, diarrhea, shortness of breath</i>), and</li> <li>Test is prescribed during the member's admission in the Emergency Room as assessed by an <b>Emergency Room Physician</b> and member has been prescribed confinement in an <b>accredited facility</b>.</li> </ol>	<p style="text-align: center;"><b>COVERED</b></p> <ol style="list-style-type: none"> <li>If Member is <b>SYMPTOMATIC</b> or is manifesting known signs and symptoms of COVID-19 (e.g. dry cough, sore throat, fever, body malaise, loss of taste/smell, diarrhea, shortness of breath), and</li> <li>Test is prescribed by any of the following doctors and done in an <b>accredited facility</b>. <ul style="list-style-type: none"> <li>• Intellicare/Avega accredited doctors and specialists</li> <li>• Aventus accredited and corporate clinic doctors</li> <li>• Intellicare corporate clinic doctors</li> <li>• Medgate doctors</li> <li>• Emergency Room Physician in an accredited facility following the DOH protocol for symptomatic patients</li> </ul> </li> </ol>

3. A member with symptoms evaluated at the emergency room was prescribed with RT-PCR test which was covered by Intellicare. The result of the first RT-PCR test was positive and the member was advised to self-quarantine for 14 days. Is repeat testing necessary? Will it still be covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	Per DOH Memorandum No.2020-0439, there is no need for repeat RT-PCR test for patients who have completed at least 10 days of isolation for mild cases and 21 days of isolation for moderate, severe & critical symptoms inclusive of three (3 days) being clinically recovered and without symptoms, provided that a licensed physician clears the patient. Intellicare will no longer cover the repeat test following above guidelines.

4. A member without symptoms was exposed to a COVID-19 positive patient, will Intellicare cover the RT-PCR or swab test?

INPATIENT	OUTPATIENT
Not applicable	Asymptomatic individuals with relevant contact or exposure are advised to isolate and self-monitor for 14 days as per DOH guidelines. Should the patient choose to request or undergo COVID-19 testing, this falls under "screening" and is not covered by Intellicare.

For asymptomatic and exposed members, wishing to undergo swab testing, they may coordinate with their respective local government unit (LGU) for availability of free swabbing facilities.

If flu-like symptoms developed within the 14-day quarantine period, consultation with a doctor using the following teleconsultation providers is advised:

- **Medgate Philippines (for members currently subscribed to this service)**

Call the following numbers (available 24/7):

Manila: (02) 8705-0700  
Cebu: (032) 265-5111  
Davao: (082) 285-5111  
Dumaguete: (035) 522-5111

Globe: 0917-5362156 / 0917-5362715 / 0917-5487673  
Smart: 0998-9907540 / 0998-9907541 / 0998-8432880  
Sun: 0925-7147794 / 0925-7147793

- **TelAventusMD by Aventus Medical Care**

Service available 24/7.

Send a private message to their Facebook Page  
<https://www.facebook.com/TelAventusMD>

Or email  
[TelAventusMD@aventusmedical.com.ph](mailto:TelAventusMD@aventusmedical.com.ph)

Should difficulty of breathing or shortness of breath be experienced, it would be best to contact the nearest Emergency Room of an accredited hospital for further evaluation and treatment.

5. Member is asymptomatic but is prescribed by an accredited doctor in an accredited outpatient facility to undergo RT-PCR test. Is this covered?

INPATIENT	OUTPATIENT
Not applicable	Not covered

6. A member who is asymptomatic is recommended by a doctor for confirmatory RT-PCR test following a positive test result after undergoing Rapid Antibody Test/Rapid Antigen Test/Antigen Saliva Test conducted by their company. Will this be covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	<p>Not covered</p> <p>For asymptomatic cases, 14 days self-quarantine is required and observed for any signs and symptoms per DOH guidelines.</p> <p>After the self-quarantine, follow-up consultation with the attending physician is necessary for clearance purposes.</p>

7. A member is scheduled to undergo surgery and the accredited surgeon prescribed that an RT-PCR Test is done first as part of the standard guidelines from the Philippine College of Surgeons (PCS) and Philippine Obstetrics and Gynecology Society (POGS) for any patient prior surgery and maternity related procedures. The request is denied due to the reason that it is considered a screening test. Can the member file for reimbursement?

INPATIENT	OUTPATIENT
<p>No, since this is done for screening purposes and the member is not manifesting signs and symptoms of COVID-19.</p>	<p>No, since this is done for screening purposes and the member is not manifesting signs and symptoms of COVID-19.</p> <p>Some facilities also require RT-PCR before a patient can undergo Executive Check-up (ECU) and/or outpatient procedures. Cost of swab test as screening in such cases will not be covered as well.</p>

8. Certain facilities require members and their companion to get tested for RT-PCR before visitation, consultation, or admission. Is this covered? Can this be reimbursed?

INPATIENT	OUTPATIENT
Not covered	

9. Can a member who is symptomatic, file for reimbursement for an RT-PCR test done in a non-accredited facility?

INPATIENT	OUTPATIENT
Not applicable	<p>Yes, only when there is no accredited DOH laboratory in the area and test must be prescribed by an accredited physician.</p> <p>Intellicare will process the reimbursement of 80% of the actual cost but not to exceed Php 5,000.00.</p>

*NOTE: For us to cover swab testing outright, it must be done in a DOH accredited lab and in an Intellicare accredited facility.*

10. Is Drive-Thru RT-PCR and / or home service testing covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	Not covered

**Other COVID-19 tests:**

11. Is the Rapid Antigen Test or Rapid Antibody Test or Antigen Saliva Test covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	Any screening is not covered.

12. Is the Saliva Polymerase Chain Reaction (PCR) test covered for symptomatic patients?

INPATIENT	OUTPATIENT
Not applicable at the moment.	<p>Covered through reimbursement as only Philippine Red Cross (PRC) laboratories are doing this alternative specimen collection methodology at the moment.</p> <p>Same guidelines with RT-PCR tests will apply.</p> <p>Member is advised to attach a copy of the medical certificate to support the reimbursement claim.</p>

### Philhealth Coverage:

13. How can a member claim the Philhealth benefit for probable or confirmed COVID-19 cases?

INPATIENT	OUTPATIENT
<p>Per Philhealth advisory, RT-PCR test is compensable for symptomatic cases.</p> <p>Intellicare's benefit plan is integrated with Philhealth.</p> <p>To avail of your benefit from Philhealth, you need to submit the Philhealth claim forms prior to hospital discharge for automatic deduction of the COVID-19 benefits for in-patient from the total hospital bill.</p> <p>Failure to file will result to payment of Philhealth portion upon discharge.</p>	<p>Per Philhealth advisory, RT-PCR test is compensable for symptomatic cases done either in an emergency room or done as an outpatient.</p> <p>Intellicare's benefit plan is integrated with Philhealth and Intellicare members are required to file Philhealth if the test is availed in a DOH accredited laboratory and Philhealth accredited facility.</p> <p>For facilities who do not accept Philhealth, Intellicare will cover the entire cost except for miscellaneous fees.</p>

### Other COVID-19 related expenses and services:

14. Are COVID-19 home care and home quarantine services covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	Not covered

15. Does Intellicare cover charges for the use of Personal Protective Equipment (PPE)?

INPATIENT	OUTPATIENT
<p>Intellicare will cover charges for PPE up to a maximum limit of Php 6,000 per day (but not to exceed the Maximum Benefit Limit).</p>	<p>Generally, not covered, except for ER availments of up to Php 6,000.</p>



## COVID-19 Vaccination

16. Is COVID-19 vaccination covered by Intellicare?

INPATIENT	OUTPATIENT
Not applicable	Not covered

17. Will Intellicare cover the side effects of COVID-19 vaccines?

Yes, Intellicare will cover if member is diagnosed by an emergency room physician in an accredited facility, and is manifesting severe life threatening side effects which are “anaphylactoid reactions” that may affect the skin, respiratory and circulatory system. Notably but not limited to, among others

- a. labored breathing, increased pulse and rash on the face and trunk with biphasic course
- b. eyelid edema
- c. lip and tongue swelling, hoarse voice, and difficulty of breathing and swallowing

**Note: We will be in touch for any updates and developments regarding the information on this document and our coverage.**

**For other concerns or if you need further assistance,  
please call our Customer Service Numbers**

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