



FOR MEMBERS DEEMED 'AT RISK' OF GETTING COVID

PHILHEALTH TO COVER CARTRIDGE-BASED PCR TESTS

COVID-19

The Philippine Health Insurance Corp. (PhilHealth) on Thursday said it would now cover cartridge-based polymerase chain reaction, or PCR swab tests, to help boost the country's capacity in detecting COVID-19 cases.

In its Circular No. 2021-0003, the health state insurer said the benefit, which ranges from P1,059 to P2,287, is available to all PhilHealth members who are deemed "at risk" by the Department of Health, based on DOH Department Memorandum 2020-0258-A. It can be availed of retroactively to cover specimens collected beginning July 23, 2020.

A cartridge-based PCR test is a faster version of the reverse transcription PCR test—the DOH "gold standard"—that

provides accurate results by examining several gene markers to find out if a patient is positive for SARS-CoV-2, the virus that causes COVID-19. While the results of the RT-PCR test take six to eight hours at the minimum, the cartridge-based PCR test can have results in as little as an hour.

DOH guideline

"PhilHealth members entitled to the benefit package for SARS-CoV-2 testing using cartridge-based PCR shall be based on the applicable DOH guideline," the circular said.

This includes individuals with symptoms and relevant history of travel or contact with COVID-19 positive individuals; those with no symptoms but with relevant history of travel, contact or high risk of exposure; contact-traced in-

dividuals; healthcare workers; other vulnerable patients like pregnant women, the immunocompromised and dialysis patients; returning overseas Filipino workers (OFWs) who shall immediately be tested at the port of entry; and front-line and economic priority workers, including those who work in the media.

"Eligible members should not be charged co-payment/ additional payment beyond the set rates, except when availing of extra services such as online appointments, drive-thru and home services, among others," the circular said, meaning the person to be tested will have to shoulder the cost of any additional services.

Claiming period

Based on the circular, PhilHealth will cover the P1,059

cost of screening, specimen collection, handling and testing for PCR cartridges that are donated to the testing laboratory and the P2,287 fee when all the services and supplies are provided by the testing laboratory.

"PhilHealth shall pay the package amount cartridge-based PCR directly to the PhilHealth accredited testing laboratories," the state insurer said.

PhilHealth said claims for the tests should be filed within 60 calendar days from the date of specimen collection, or if the delay in the filing of claims is due to natural calamities or other fortuitous events, it should be filed within 120 calendar days.

"PhilHealth shall reimburse for repeated tests as prescribed in the applicable DOH guidelines," the circular also said. —PATRICIA DENISE M. CHIU INQ