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**SPECIAL FOCUS**

# LONG COVID SYMPTOMS ARE NOT COVERED BY INSURANCE?

The fate of more than five million covid victims in Malaysia.

By Eza Ezamie



**T**here are now more than five million Malaysians who have had Covid-19 at least once since the pandemic began. The death toll stands at almost 37,000 which are staggering numbers to begin with. Three years later, there are other pressing issues at hand, post-pandemic.

Some of those who have been infected are now experiencing long-term

effects from their infection, also known as Post-Covid or Long Covid. We asked several industry experts the question: "Post-Covid or Long Covid symptoms are considered chronic diseases that insurance might not cover; why is that so?"

"Covid-19 is an unprecedented disease with undetermined, long-term effects. Therefore, Long Covid

symptoms are considered chronic diseases as humanity is unsure when these effects will subside, if at all. Thus, like pre-existing conditions, Long Covid's chronic symptoms are not covered under standard policies," explains Winnie Chua, co-founder and chief product officer of PolicyStreet.

However, during the height of the pandemic, PolicyStreet did their part in supporting the community by providing Covid coverage for foodpanda and ShopeeFood delivery partners. The protection served as an effort to help bridge the protection gap within the gig economy, which would be the most vulnerable as being quarantined would directly impact their livelihood and ability to work.

PolicyStreet also offers innovative coverage options that cater to other aspects of the consumers' lifestyles. By protecting consumers in other aspects of them through comprehensive policies, it is hoped that it will lessen the financial burden that accompanies a Covid-19 diagnosis.

Part of the reason why Long Covid is not covered is to ensure business sustainability, where it is crucial for insurance companies to manage risk adequately. For



example, with our neighbours over in Thailand, at least four insurance companies have gone bankrupt after suffering losses from selling low-cost Covid policies.

“The on-going debate is mostly due to costing factors, as Long Covid patients will need longer treatment which is costly due to the medical expenses and factors such as medical inflation. Long Covid patients’ symptoms can be debilitating which need longer symptom management. Furthermore, treatment usually varies for Long Covid patients as there is a myriad of symptoms. Doctors would need to do quite a battery of tests to rule out one ailment to another, hence increasing the cost. Some Long Covid symptoms like malaise, chronic pain, brain fog, tremors, anxiety, depression require doctors to treat the individual symptoms and not the disease itself as the disease is not there anymore. Hence, treatments are long haul and expensive,” remarks Jubin Mehta, CEO of Tune Protect Malaysia.

Meanwhile, Nor Azman Zainal, Group CEO of Takaful Malaysia, mentions that some takaful operators may not cover them due of a couple of reasons. Firstly, it would be the lack of understanding, as there is still a limited understanding of the long-term effects of Covid-19. Some takaful operators may only be willing to offer coverage once more information is available. Secondly, it is also the uncertainty of claims, as the uncertain nature of post-Covid or Long Covid symptoms and the potential for high claims costs may make takaful



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operators hesitant to offer coverage.

“Covid customers will be required to complete an additional Covid Questionnaire for further assessment to get a confirmation if they can be covered or accepted for cover with an additional

exclusion or contribution loading, or declined for cover. It is important for customers to declare their medical conditions to avoid any claim rejections in the future,” says Nor Azman.

With a medical cost inflation rate of 16.0% per year in Malaysia, it is indeed getting costlier to treat chronic diseases and will cost premiums to go up in tandem.

It is extremely important for individuals to thoroughly review the terms and conditions of their insurance or takaful plan, including any exclusions, to understand what is covered and what is not. If an individual has concerns about their coverage for post-Covid or Long Covid symptoms, they should speak to their insurance companies or takaful operators for clarification. 📞