LawtonAsia Q&A for COVID-19

As of 25 March 2020

Q. Am I covered for COVID-19 testing?

A. If you are having a test done as part of your own precautionary measures, then this is not covered by the insurer. In fact, some hospitals will not provide testing unless it is medically necessary as there are limited resources available.

If however, you are showing signs or symptoms of the virus, and your consulting doctor recommends that you must undergo COVID-19 testing as a medical necessity, then regardless of the result of this test, the cost would be covered by the insurer.

If you have been in close contact with a person that has been diagnosed as positive then testing will also be allowed, but hospitals have recommended that five days are allowed to lapse before testing occurs — during that period obviously you should withdraw from work and self-isolate. Please note that being in close contact does not necessarily mean that you will contract the virus.

Q. Does my Insurance Policy cover me for treatment if I test positive for COVID-19?

A. Yes, under your international medical insurance policy you are covered for medically necessary treatment for COVID-19 up to the same benefit limits and terms under your policy.

However, unless your symptoms are severe and your doctor recommends that you need to go to hospital it is recommended by doctors that you try to self-treat at home and go into self-isolation.

We will however be bound to comply with local protocols in respect of testing and treatment of Covid-19 which may require members to comply with Government guidance, irrespective of their membership of private healthcare.

Q. If I test positive for COVID-19 and have to go to a hospital am I restricted to Government Hospitals?

A. Under your insurance policy you can seek treatment at any Hospital within the Hospital Network, however some Hospitals may not be equipped for the treatment needed and / or the Government might sanction specific Hospitals for treatment, in order to isolate the virus. Insurers and Hospitals cannot provide specific details as this will be assessed on a case by case basis as and when the situation unfolds. Again, government guidance should be followed.

Q. What happens if I test positive for COVID-19, but I am in a remote location with no medical facilities that can locally provide treatment?

A. You should contact our 24/7 Medical Assistance Center at the number on the back for your medical insurance membership card. They can assess the medical necessity for a medical transfer or evacuation, as per the terms of your policy. Please note that with differing guidelines and border closures in various countries, there may be unforeseen restrictions imposed. **Outside Thailand AWP: +66 (0) 23054439**

Q. If I am showing symptoms what should I do?

A. If you are feeling unwell from any condition, including possible symptoms of COVID-19, you should immediately seek medical attention. Under your insurance policy you are free to visit any medical facility for treatment. However, we would advise calling the facility first and talking to a doctor. If you require any further assistance please contact the 24/7 hotline number on the back of your medical insurance card or call the **LawtonAsia helpline: +66 (0) 89-770-1123**

Q. Where can I go for more information about the coronavirus (COVID-19) pandemic?

A. You can get the latest updates and information from the World Health Organization (WHO). If you have questions about preventing transmission of the coronavirus (COVID-19) you can visit the Center for Disease Control and Prevention (CDC) website. LawtonAsia also has a helpline.