



CLAIMS PROTOCOL FOR COVID-19 (CORONA VIRUS)

New medical challenges occur from time to time, and these require informed decisions from all parties involved. The current COVID-19 epidemic is the latest example.

With such challenges, PPS strives to treat all its members fairly and equitably, and for this purpose we have to rely on the best relevant expertise available.

The management of infectious diseases in our country is done by the National Institute for Communicable Diseases (NICD). The NICD is a national public health institute of South Africa, providing reference microbiology, virology, epidemiology, surveillance and public health research to support the government's response to any communicable disease threat.

The NICD base their advice and recommended protocols on the international expertise of the Centres for Disease Control (CDC) in Atlanta and the World Health Organization (WHO) in Geneva. Information from the Food and Drug Administration (FDA) in the USA is also considered with regard to testing and treatment standards.

By following the NICD guidelines we are therefore, confident that we are applying the best and latest available information and protocols.

Given that this is a unique situation in the history of South Africa, we and other stakeholders will constantly grow our understanding of this virus and our response as insurers i.e. this protocol will continue to evolve.

As the COVID-19 is a novel virus, medical science is continuously learning as the epidemic grows and experience is gained. PPS will therefore monitor progress and adapt any policy guidelines accordingly.

We encourage all members to continue to submit claims to PPS and these will be assessed in line with the claims definitions of the products or benefits held by the member on a case by case basis.



A. SICKNESS BENEFIT CLAIMS PROTOCOL

PPS will review the diagnosis made by the medical practitioner on the Declaration by Doctor (DBD) claim form. Where the member is displaying symptoms that are consistent with those identified for COVID-19, and has probable or confirmed exposure to the virus, PPS will request additional information from the treating medical practitioner to establish if the patient has been classified as a 'Person Under Investigation' (PUI) in accordance with NICD guidelines.

Medical practitioners are required to follow NICD guidelines when a patient is displaying symptoms and meets the criteria of having probable or confirmed exposure to COVID-19. They are required to assess if these patients should be classified as a Person Under Investigation.

Criteria for person under investigation (PUI), i.e. a person to be tested for COVID-19 (as at 26 March 2020 - subject to revision by the NICD)

A hospitalised patient with severe acute respiratory illness (fever and at least one sign/symptom of respiratory disease, e.g., cough, shortness of breath) **AND** the absence of an alternative diagnosis that fully explains the clinical presentation

OR

Any person with acute respiratory illness with sudden onset of at least one of the following: cough, sore throat, shortness of breath or fever [$\geq 38^{\circ}\text{C}$ (measured) or history of fever (subjective)] irrespective of admission status **AND**

In the 14 days prior to onset of symptoms, met at least one of the following epidemiological criteria:

- Were in close contact¹ with a confirmed² or probable³ case of COVID-19;

OR

- Had a history of travel outside of South Africa;

OR

- Worked in⁴ or attended a health care facility where patients with SARS-CoV-2 infections were being treated.

Source: www.nicd.ac.za
Dated 26 March 2020

¹ **Close contact:** A person having had face-to-face contact (≤ 1 metre) or in a closed space with a COVID-19 case for at least 15 minutes. This includes, amongst others, all persons living in the same household as a COVID-19 case and, people working closely in the same environment as a case. A healthcare worker or other person providing direct care for a COVID-19 case, while not wearing recommended personal protective equipment or PPE (e.g., gowns, gloves, NIOSH-certified disposable N95 respirator, eye protection). A contact in an aircraft sitting within two seats (in any direction) of the case, travel companions or persons providing care, and crew members serving in the section of the aircraft where the case was seated.

² **Confirmed case:** A person with laboratory confirmation of SARS-CoV-2 infection (using an RT-PCR assay), irrespective of clinical signs and symptoms. Symptomatic cases are considered infectious from 2 days before symptom onset to 14 days after symptom onset.

³ **Probable case:** A PUI for whom testing for SARS-CoV-2 is inconclusive (the result of the test reported by the laboratory) or who tested positive on a pan-coronavirus assay.

⁴ Working in a health care facility includes healthcare workers as well as administrative and support staff such as cleaning staff

If a patient is identified as a PUI, their treating medical practitioner should follow the NICD protocols to test for COVID-19 and notify the relevant district or provincial communicable disease co-ordinators. The NICD will also communicate the appropriate treatment and isolation protocols, for ongoing case management of the patient, to the treating medical practitioner and this should be reflected in the DBD claim form or shared with PPS in follow-up communications.

B. CONSIDERATION OF ASYMPTOMATIC PERSONS WITH EXPOSURE TO COVID-19.

PPS will also consider Sickness Benefit claims for an asymptomatic person (who is therefore not classified as a Person Under Investigation according to NICD guidelines), in the following circumstances:

- where a South African government authority (e.g. SA Minister of Health) or the NICD has mandated that the asymptomatic person be quarantined following confirmed² or probable³ exposure to COVID-19. These claims will:
 - be limited to a maximum of 14 days
 - require evidence from the claimant of a SA government authority or NICD quarantine instruction that is acceptable to PPS
 - exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a SA government authority or the NICD.
- where a Medical Practitioner has declared that the asymptomatic person be quarantined following close contact¹ with a confirmed² COVID-19 case. In these instances, the claimant will be required to make disclosures of the confirmed COVID-19 person that they were exposed to, and the circumstances of this exposure. These claims will:
 - be limited to a maximum of 14 days
 - exclude the period of national or regional lockdown, unless the individual person was specifically quarantined during this period by a Medical Practitioner.

Where a Sickness Benefit claim is received from a PPS member residing in a country outside of South Africa at the time of the claim event, PPS will apply the NICD guidelines in respect of the claim as far as possible, while remaining cognisant of any variation that may apply given that government's published health protocols in respect of COVID-19.

C. CLAIMS PROTOCOL WHEN MEMBER TESTED POSITIVE FOR COVID-19, BUT WAS NOT PRE-CLASSIFIED AS A PUI.

In the normal course of events the test for COVID-19 will only be administered if a member was declared as a PUI. But in the exceptional circumstance of a positive test result, with little or no symptoms, and where there has been no pre-classification as a PUI, a member can submit a Sickness Benefit claim.

This claim would be treated as it would a claim that resulted from a PUI that tested positive. There would be the expectation that optimal medical treatment would be followed as all positive cases would need to follow the protocols of the NICD.

D. REQUIREMENTS FOR A SICKNESS BENEFIT CLAIM

D.1 FOR PUIs

1. A Declaration by Member (DBM) claim form completed by the member.
2. A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.
3. Confirmation from the medical practitioner when the member was classified as a PUI and reported to the NICD.
4. Copies of all COVID-19 test results (whether negative or positive).
5. Confirmation from the medical practitioner when the member is no longer classified as a PUI.

D.2 FOR NON-PUIs QUARANTINED BY SA GOVERNMENT AUTHORITY

1. A Declaration by Member (DBM) claim form completed by the member.
2. Evidence of government quarantine instruction that is acceptable to PPS.
3. PPS will consider information available in the public domain and may request additional supporting evidence as appropriate.

D.3 FOR NON-PUIs QUARANTINED BY A MEDICAL PRACTITIONER

1. A Declaration by Member (DBM) claim form completed by the member.
2. Disclosures by Member of the confirmed COVID-19 person that they were exposed to and the circumstances of this exposure.
3. A Declaration by Doctor (DBD) claim form completed by the treating medical practitioner.

E. CLAIM PERIOD

If a member tests positive for COVID-19 they can claim for both the acutely ill period plus the isolation period up until their ongoing tests show that they are negative for COVID-19 and they are advised they can integrate with the public by a government authority or a medical practitioner.

Typically for **positive** test results;

- The claim start period would be 24 hours prior to the sample collection date at the laboratory. This would allow a member to be tested shortly after being classified as a PUI.
- The claim end period would be at the end of both the acutely ill period plus the isolation period thereafter. The total sickness claim period will have to be provided by the doctor for each case. The acutely ill period generally would not exceed 7 days, except where complications occur. Thereafter, a 14-day isolation period would generally apply.

If a member tests negative for COVID-19 they can claim for the acutely ill period for the influenza-like symptoms they are displaying, and any home quarantine period that was deemed necessary by their treating medical practitioner (on the guidance of the NICD), from the time they were classified as a PUI to the date they tested negative, and they were no longer classified as a PUI by the treating medical practitioner.

Typically for **negative** test results;

- The claim start period would be 24 hours prior to the sample collection date at the laboratory. This would allow a member to be tested shortly after being classified as a PUI.
- The claim end period would be the date a member is no longer classified as a PUI.
- The claim period would generally not exceed the 7-day waiting period for Sickness Benefit claims.



PPS will consider the case management guidelines specified by the NICD for the case concerned when determining the claim period.

Persons who stay at home as a precautionary measure or on direction of their employer without being confirmed as a PUI or being quarantined by a South African government authority, the NICD or a Medical Practitioner as detailed in section **B, Consideration of Asymptomatic persons with exposure to COVID-19**, would therefore not have a valid claim.

F. POSSIBLE SICKNESS CLAIM SCENARIOS



SCENARIO 1

- Member X has the 7-day Sickness Benefit.
- Member X is confirmed as having COVID-19 with a positive test result.
- Member X submitted a claim for 21 days of acute illness and isolation as indicated by the treating medical practitioner on the advice of the NICD. The member submitted documents and information as detailed in the requirements for a Sickness Benefit claim.
- Member X claimed 7 days total sickness for the acute illness phase of the disease and 14 days partial sickness as he felt better and could work remotely on a part-time basis while remaining in isolation.
- PPS would settle a Sickness Benefit claim for 21 days (7 days total sickness and 14 days partial sickness)



SCENARIO 3

- Member X has the 7-day Sickness Benefit.
- Member X displayed influenza-like symptoms but was not classified as a PUI by the treating medical practitioner.
- The claim would be considered as per normal guidelines for respiratory conditions, based on information detailed in the DBD. In these instances, no quarantine would be required and therefore would not be factored into the claimable days.



SCENARIO 2

- Member X has the 7-day Sickness Benefit
- Member X was identified as a PUI by the treating medical practitioner.
- Member X was prescribed treatment and advised to home quarantine by the treating medical practitioner on the advice of the NICD until the test results were received.
 - If no result was received within the 7-day Sickness Benefit waiting period and the member had to remain in quarantine as directed by their treating medical practitioner on the advice of the NICD, the member would be able to include these days in the total days claimed. This scenario is expected to be improbable as current information indicates that test results would be available within the 7 day waiting period.
 - If a member received a negative test result and was no longer classified as a PUI, but was still displaying influenza-like symptoms, their claim would be considered as per normal guidelines for respiratory conditions based on information detailed in the DBD. Once they were no longer classified as a PUI, no further quarantine would be required, and therefore would not be factored into the claimable days.
 - If a member received a positive test result, Scenario 1 for confirmed diagnosis would apply.





SCENARIO 4

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms but a South African government authority (e.g. SA Minister of Health) mandated that they be quarantined following confirmed² or probable³ exposure to COVID-19.
- PPS would settle a Sickness Benefit claim for a period of no longer than 14 days.



SCENARIO 6

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms and decided to stay at home as a precautionary measure or on direction of their employer or following a national or regional lockdown.
- PPS would not entertain this Sickness Benefit claim.
- Note that this member should consider if they would meet the criteria for a claim under Scenario 4 and Scenario 5.



SCENARIO 5

- Member X has the 7-day Sickness Benefit.
- Member X displayed no symptoms but a Medical Practitioner declared that they be quarantined following close contact¹ with a confirmed² COVID-19 case.
- PPS would settle a Sickness Benefit claim for a period of no longer than 14 days.

These scenarios may change if South Africa continues to experience ongoing local or community transmission and PPS will continue to review our approach as more information comes to light.

If it becomes evident that access to testing is restricted due to insufficient supply of test kits, the related parts of the claims protocol that reference testing will be reviewed.

G. OTHER PRODUCT AND BENEFIT CLAIMS PROTOCOLS

With respect to the other PPS products and benefits the following claims protocols apply.



PPS Disability products and benefits: Contracting COVID-19 is not of itself a defined disability event, but should it result in a disability it will be assessed under the normal disability claim definitions.



PPS Critical Illness products and benefits: Contracting COVID-19 is not of itself a defined critical illness event, but should it result in a critical illness event it will be assessed under the normal critical illness claim definitions.



PPS Life products and benefits: If a member dies as a result of contracting COVID-19, the death claim will be assessed in terms of the PPS death claims process.



PPS is an authorised FSP.

