

Covid-19 & personnel insurance

Moscow, July 2020

VHI & highly infectious diseases

- The voluntary health insurance (VHI) infrastructure is not able to fully function in emergency situations
- Generally commercial clinics are not allowed to deal with treatment of dangerous infections
- Pandemic & dangerous infections are usually excluded from insurance coverage
- All consultations & testing are to be covered within VHI until the final disease is diagnosed
- Only patients without symptoms of a flu can be treated at VHI
- Visiting clinics in a planned mode— in Moscow is already allowed, in Saint-Petersburg and over the territory of Russia – is mostly restricted

In case of a flu symptoms

Type of medical help	Is covered under VMI	Comments
Out-Patient	<input checked="" type="checkbox"/>	Please call a doctor at home
Home visits	<input checked="" type="checkbox"/>	It depends on a medical clinic
Ambulance	<input checked="" type="checkbox"/>	It depends on the availability of medical teams with special protection
In-Patient	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	Mostly by State Health System

All types of medical help are rendered by State Health System as well

Decree of Mayor of Moscow

In accordance with the Decree of Mayor of Moscow (№55-YM) all employers are required to provide regular random testing of their employees for new coronavirus infection:

- First 10% of staff have had to be tested until May 31st, 2020
- Starting from June 1st, 2020 – other 10% every 15 days
- Additionally – Immune Globulin (IG) testing is required. The form of public-private partnership is mentioned in the Decree (blood sampling is paid by an employer; testing is paid by the State funds). *Can be organized through State Health System under a direct contract with a clinic (either in the office or in a clinic)*
- An employer can receive test results upon the written consent of an employee only

Testing on Covid-19

- Vast variety of commercial clinics in Moscow and regions of Russia
- Tests can be done in a clinic, at home or in the office of a company
- In case of a flu symptoms – under State Health System / VMI (depending on a scope of coverage)
- For patients without any symptoms – for an extra charge or paid by an Employer
- All positive results of testing are to be reported to the State Body

Immune Globulin testing

- Numerous clinics have confirmed their readiness to provide Ig testing
- Types of tests:
 - ✓ *IgA – are formed by 3rd - 5th day of illness*
 - ✓ *IgM – are formed by 5th – 7th day; are active within 16 weeks;*
 - ✓ *IgG – are formed in 14-21 days and are active within half a year; it shows whether a person has suffered the infection and if an immunity has been formed*

Preventive measures & Social Security Fund (SSF)

- SSF gives an employer an opportunity to get back 20% of contributions paid in a previous year to cover preventive measures organized for employees. The rules are defined by The order of the Ministry of labor of Russia signed on December 10th, 2012 №580H (in the wording of February 20th, 2014)
- Testing for Covid-19 can be referred to preventive measures mentioned above. In this case there have to be a direct agreement with a medical facility

- Wide range of market leaders cover highly infectious diseases / pandemic:
 - ✓ No special confirmations about Covid-19 are requested
 - ✓ Claims settlement process is the same as a standard one
 - ✓ An additional option can be included – risk of hospitalization with % of Sum insured paid daily in case of In-patient treatment
- If highly infectious diseases / pandemic are excluded, a case will be considered in detail:
 - ✓ An Insurer will investigate all causes & effects – risk of claim denial is high
 - ✓ The fact that Covid-19 is not mentioned in a hospital discharge summary does not guarantee the payment of a claim

Russia, Moscow 115191,
4th Roshchinskii lane, 19,
7th floor, office 702
+7 (495) 958-25-60
+7 (495) 958-42-93

website: www.mai-cee.com



Country Manager	Alexander PROTOKLITOV	+ 7-903-720-98-15 alexander.protoklitov@mai-cee.com
Head of Employee Benefits Department	Natalia SAVICHEVA	+ 7-909-699-13-24 natalia.savicheva@mai-cee.com