

Cancer Remission FAQ

1. What is an out-patient cancer benefit?

It is a benefit that covers therapeutic cancer sessions for active cancer patient which do not require hospitalization such as radiotherapy and chemotherapy. The coverage of consultation, examination tests, take home drugs are subject to your medical rider(s).

2. What is active cancer treatment?

Active cancer treatment often refers to the first treatment that is given to treat the disease. It is usually, part of a standard set of treatments, such as surgery followed by chemotherapy and radiotherapy. This does not include long-term treatment which may continue even after cancer is no longer detectable with all normal diagnostic tests.

3. What is hormonal therapy?

Hormonal therapy otherwise known as hormone suppressing treatment is a treatment that slows or stops the growth of cancers that use hormones to grow. It is used only for hormone sensitive cancer, eg: breast cancer, prostate cancer and ovarian cancer.

4. How does hormonal therapy work for cancer patient?

- Prevent and reduce the risk that cancer might come back after the main treatment completed.
- To reduce the size of tumor before surgery or radiation therapy.
- To treat recurrent/advanced cancer which used concurrently with chemotherapy/radiotherapy.

5. What is cancer remission?

Remission means that the signs and symptoms of your cancer are reduced. Remission can be partial or complete. In a complete remission, all signs and symptoms of cancer have disappeared and cannot be detected from investigation test (imaging/blood tests).

6. What is not covered when a patient is in remission?

- Long term therapy e.g. hormonal medication is not coverable as its use is to prevent the recurrence of cancer when patient is in remission.
- Routine surveillance checkup which includes consultation Pet scan, ultrasound, mammogram, MRI and blood tests.

7. Which plans provide coverage for cancer remission?

Only PMLMA and PMLM2.0 plans provide coverage for Full Cancer Remission, including consultation, investigation, and treatment, for up to 5 years. This coverage is subject to reasonable and customary charges.

8. What are the important documents in assessing outpatient cancer claim?

- Endorsement from Oncologist / Treating doctor endorsement on cancer status is a mandatory requirement in assessing cancer remission status. Claims team will issue this requirement when re-assessment of remission status is necessary upon claim submission.
- A copy of latest investigation report done related to the re-assessment of cancer, eg: laboratory report, imaging report (PET CT scan, MRI, CT Scan, X-ray), histopathology report.