

ELDERSHIELD REVIEW COMMITTEE INTERIM UPDATE, 30 JAN 2018
FREQUENTLY ASKED QUESTIONS

General Questions on ElderShield Review

- 1. When will the ElderShield Review Committee (“Committee”) make its formal recommendations to the Ministry of Health (MOH)? When will the enhanced scheme be implemented?**

The ElderShield Review Committee expects to make its recommendations within the first half of 2018. After that, the government will have to study them in detail and work out a feasible timeline for implementation of the accepted recommendations.

Universal Coverage for Future Cohorts

- 2. The Committee has recommended universal coverage. I am a current ElderShield or ElderShield Supplement policyholder. Will I need to join the enhanced scheme?**

The Committee is recommending for the enhanced ElderShield scheme to be universal for future cohorts. The Committee is still studying coverage options for existing policyholders. MOH would need to study the Committee’s recommendations before finalising the parameters of the enhanced scheme.

- 3. I am a current ElderShield or ElderShield Supplement policyholder. Will I be able to join the enhanced scheme?**

The Committee is still studying coverage options for existing policyholders.

- 4. What will the payouts be for the enhanced scheme, and how long will they last for?**

The Committee is still studying this and has not made a recommendation. MOH would need to study the Committee’s recommendation before finalising the parameters of the enhanced scheme.

- 5. How much would premiums for the enhanced scheme cost?**

Premiums for the enhanced scheme will depend on the benefit parameters and enhancements, which the Committee is still reviewing. MOH will need to study the Committee’s recommendations before finalising the parameters of the enhanced scheme.

- 6. What if there are people who are unable to afford premiums for the enhanced scheme?**

The Committee has recommended for the government to provide support for the lower-income and those in financial difficulties, to help them to pay for their premiums.

MOH would need to study the Committee's recommendation before finalising the parameters of the enhanced scheme.

Lowering of Inclusion Age

7. With the recommendation to lower the inclusion age, would those aged between 31 and 40 be required to join the scheme?

The Committee recommends that those aged between 31 and 40 should be included into the enhanced and universal ElderShield scheme when it is implemented. MOH would need to study the Committee's recommendation before finalising the parameters of the enhanced scheme.

8. Why not bring the inclusion age down to cover all the severely disabled, even those from young?

The Committee has recommended for the inclusion age to be lowered to age 30, on the basis that ElderShield is intended to cover severe disabilities in old age.

Government Administration of the Enhanced Scheme

9. The Committee has recommended for the enhanced scheme to be administered by the government. Would my existing ElderShield or ElderShield Supplement policy be administered by the Government as well?

The Committee has recommended for the enhanced scheme to be administered by the government, but is still studying the administration of the existing ElderShield and ElderShield Supplements plans with MOH.

Meanwhile, your ElderShield and ElderShield Supplement plans will not be affected. You will continue to pay the same premiums and enjoy the same coverage benefits. Please approach your insurer if you need to file a claim.

Improvements to Claims Process

10. How do I find out which insurer I am covered under?

You can check for your ElderShield coverage through the CPF Board's website. The steps are as follows:

- a. Go to www.cpf.gov.sg.
- b. Login to "my CPF Online Services" using your NRIC and SingPass.
- c. Select "My Messages", and view under "Healthcare".
- d. If you are covered under ElderShield, this section will let you know the ElderShield insurer you are covered under (i.e. Aviva, Great Eastern, or Income).

For more details on your coverage, you may wish to contact your ElderShield insurer to check:

- Aviva (Hotline no: 6827-7788)
- Great Eastern (Hotline no: 1800-248-2888)
- Income (Hotline no: 6332-1133)

11. Who is eligible for ElderShield claims?

If you are covered by ElderShield, you will be eligible for claims if you are certified as **severely disabled**. This means that you must be unable to perform at least three out of the six Activities of Daily Living (ADLs).

The six ADLs are:

- Washing – the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash by other means.
- Dressing – the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical or medical appliances.
- Feeding – the ability to feed oneself food after it has been prepared and made available.
- Toileting – the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- Mobility – the ability to move indoors from room to room on level surfaces.
- Transferring – the ability to move from a bed to an upright chair or wheelchair, and vice versa.

12. How do I make a claim under ElderShield?

You may obtain a copy of the claim form and list of appointed assessors from the insurer's website. Please fill up the claim form and have your condition assessed by an appointed assessor. The assessor will complete the assessment form and return it to your insurer for processing. You can also contact your ElderShield insurer for details and advice:

- Aviva (Hotline no: 6827-7788)
- Great Eastern (Hotline no: 1800-248-2888)
- Income (Hotline no: 6332-1133)

The claim forms and lists of appointed assessors can be found here:

Claim forms:

- Aviva: <https://www.aviva.com.sg/customer-care/savings-and-investments/make-a-claim/>
- Great Eastern: <https://www.greasternlife.com/sg/en/personal-insurance/get-help/make-a-claim/eldershield-claim.html>
- Income: [http://www.income.com.sg/claims/life-and-health-insurance/disability-claim-\(eldershield-and-idape-claims\)](http://www.income.com.sg/claims/life-and-health-insurance/disability-claim-(eldershield-and-idape-claims))

Lists of appointed assessors (same across all insurers):

Assessors are appointed by the ElderShield insurers. The lists can be found at the following websites, although they are the same across all insurers:

- Aviva: http://www.aviva.com.sg/pdf/appointed_assessors.pdf
- Great Eastern: <https://www.greasternlife.com/content/dam/great-eastern/sg/homepage/personal-insurance/get-help/make-a-claim/list-of-appointed-assessors.pdf>
- Income: <http://www.income.com.sg/forms/claims/gh-claim-assessors.aspx>

13. Why is ElderShield assessment restricted to a small group of accredited GPs, whereas the assessment for other disability assistance schemes such as Pioneer Generation Disability Assistance Scheme (PG-DAS) or Foreign Domestic Worker Grant (FDWG) can be done by any Singapore-registered doctor, therapist or nurse?

This is because the ElderShield claims criterion is stricter given that ElderShield is intended for severe disability, whereas other schemes such as PG-DAS and FDWG are meant for moderate disability.

14. The Committee is recommending to expand the pool of assessors. When will this take place?

The Committee has not released its detailed recommendations on this. MOH would need to study the Committee's recommendation before finalising the parameters of the enhanced scheme.

15. The Committee is recommending for functional assessment tools used for disability care planning to be used for ElderShield assessment. Will the assessments conducted by my nursing home/my specialist/my therapist be recognised for ElderShield claims?

The Committee is still studying the assessments to be recognised for ElderShield claims and has not released its detailed recommendations on this. MOH would need to study the Committee's recommendation before finalising the parameters of the enhanced scheme.

16. Would the Committee's recommendations on the claims process extend to the existing ElderShield and ElderShield Supplement schemes?

The Committee is still studying this and has not made a recommendation.