

AFFORDABLE CANCER DRUG TREATMENT FOR ALL



MINISTRY OF HEALTH
SINGAPORE

From 1 Sep 2022, the Ministry of Health will introduce a Cancer Drug List (CDL) of clinically proven and more cost-effective cancer treatments. Only treatments on the CDL may be claimed under MediShield Life (MSHL), MediSave (MSV) and Integrated Shield Plans (IPs).

Through the CDL, MOH can negotiate better prices and extend subsidies for more cancer drugs. More than 80% of subsidised cancer patients in Public Health Institutions (PHIs) will now be able to access a wider range of subsidised cancer treatments than before.

These changes will keep cancer treatments and insurance premiums affordable in the longer term.

For patients currently undergoing treatments that are not listed on the CDL, or are on the CDL but unsubsidised, support will be provided by the Government and IP insurers for a transition period so that their treatment is not disrupted.

Overview of CDL

- As of 1 Sep 2022, more than 90% of about 200 cancer drug treatments approved by the Health Sciences Authority are listed on the CDL. In time, as drug companies continue to lower their prices, almost all cancer drug treatments could be on the CDL.
- As of 1 Sep 2022, about two-thirds of the treatments on the CDL are subsidised.
- Cancer drug claim limits for MSHL, MSV and IPs are now tiered to better reflect the cost of different treatments.
- The CDL and the corresponding subsidy levels and claim limits will be updated every few months to keep up with medical advancements and the latest clinical evidence.



Table 1: Summary of Subsidy Changes (w.e.f. 1 Sep 2022)

Drug Subsidies for Singaporeans (for drug-indications under the Medication Assistance Fund (MAF) ²)	PCHI ¹	Subsidy
	\$0 ≤ PCHI ≤ \$2,000	75%
	\$2,000 < PCHI ≤ \$2,800	50%
	\$2,800 < PCHI ≤ \$3,300	50% [New]
	\$3,300 < PCHI ≤ \$6,500	40% [New]
	PCHI > \$6,500	0% ³

¹ Find out your monthly Per Capita Household Income (PCHI) at <https://go.gov.sg/pchicalculator>.

² There is no change to subsidy levels for Standard Drug List.

³ In exceptional deserving cases, MAF may be extended upon appeal.

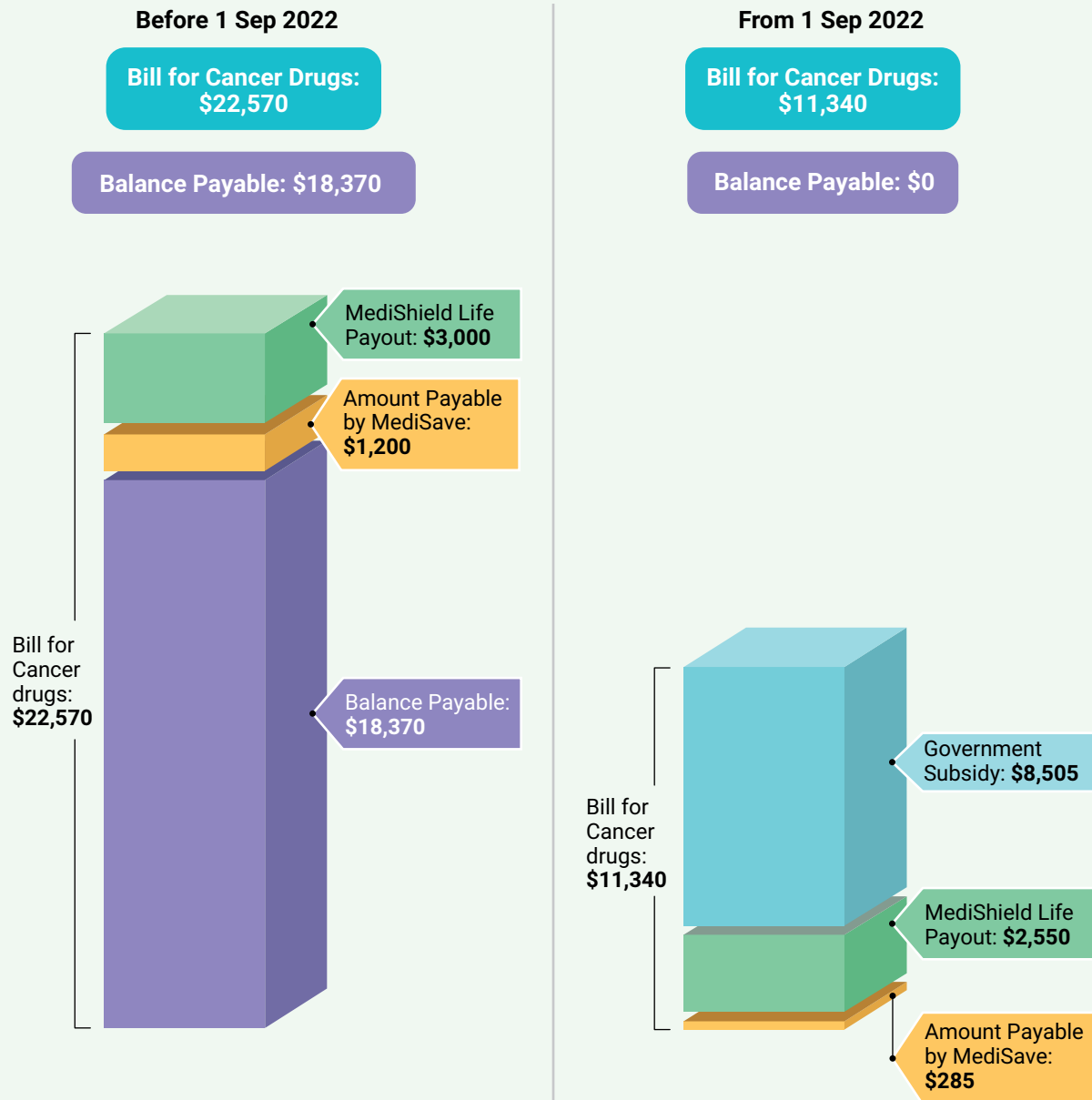
Table 2: Summary of MSHL, MSV and IP (Private Insurer component) Changes

		Current Coverage	Revised Coverage		Implementation Date	
		All cancer drugs	Drug-indication on CDL	Drug-indication not on CDL		
MediShield Life (MSHL)	Drug	Limit of \$3,000/month	Limit of \$200 - \$9,600/month	N.A.	1 Sep 2022	
	Services ⁴					Limit of \$1,200/year
MediSave (MSV)	Drug	Limit of \$1,200/month Additional limit of \$600/year for cancer scans (including post-treatment scans)	Limit of \$600/month or \$1,200/month, depending on the MSHL claim limit for the drug-indication	N.A.		
	Services ⁴					Limit of \$600/year (including post-treatment scans)
IP (Private Insurer component)	Drug	Varies across insurers' plans. Most offer as-charged coverage	Varies across insurers' plans, and will be set as a multiple of MSHL limits	Riders will cover drug-indications beyond the CDL. Coverage varies across insurers' plans		Upon policy purchase / renewal from 1 Apr 2023 onwards
	Services ⁴					

⁴ Services refer to those that are part of the cancer drug treatment, including consultations, scans, lab investigations, chemotherapy preparation and administration, supportive care drugs and blood transfusions.

Example 1

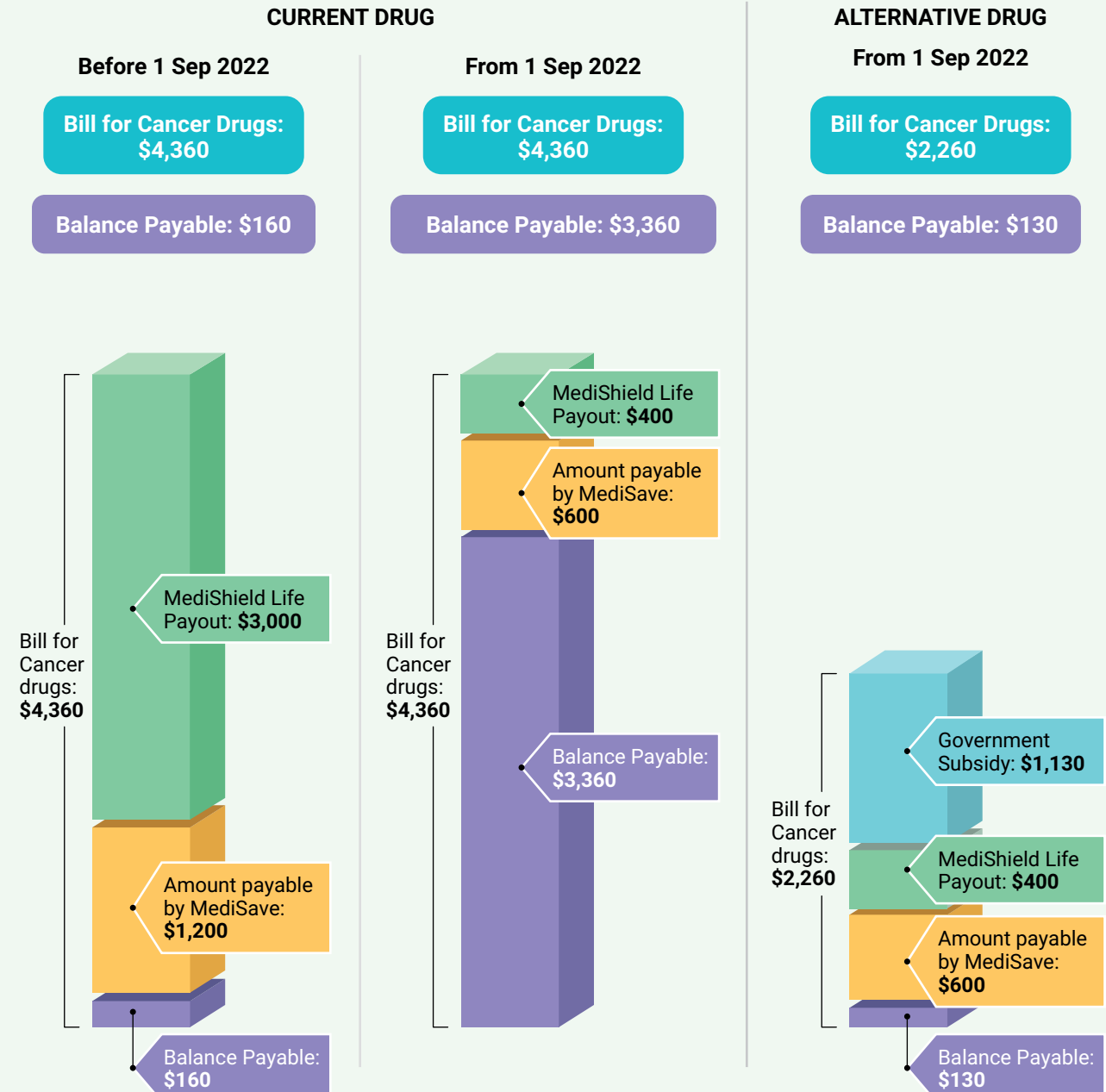
Mary is undergoing kidney cancer treatment with two drugs on the CDL. Previously, she did not receive any government subsidy for both drugs. With the policy changes, the prices of both drugs have dropped after negotiations with the pharmaceutical companies, and she can enjoy subsidy of 75% for outpatient cancer drug treatments based on her PCHI of \$1,500. As a result, not only did she use less MediSave, she does not have to pay any cash out-of-pocket for her treatment.



Example 2

Shawn is undergoing prostate cancer treatment with a drug on the CDL. There is no subsidy for the drug.

Alternatively, there are effective, subsidised alternative drugs that are on the CDL. If one of these alternative drugs is suitable for him, his doctor may advise him to consider that instead. With his PCHI of \$3,000, he can enjoy subsidy of 50% for outpatient cancer drug treatments and this will reduce the amount of cash out-of-pocket he has to pay.



FREQUENTLY ASKED QUESTIONS:

1. Why are there changes to cancer treatment financing?

Before 1 Sep 2022, MediShield Life pays up to \$3,000/month for all cancer drugs and IPs often cover costs on an as-charged basis (i.e. no limit), with a small co-payment. Such a design meant that drug companies had no incentive to charge lower prices for drug treatments that cost less. As a result, we ended up paying higher prices for many cancer drugs compared to other countries such as Australia, South Korea and United Kingdom.

The changes to cancer treatment financing allow us to negotiate lower prices for cancer drugs, and ensure that cancer treatment costs and insurance premiums remain affordable for Singapore Residents in the long term.



2. How can I find out if my treatment is on the CDL?

Ask your doctor if your treatment is on the CDL. You may also scan the QR code below or visit <https://go.gov.sg/moh-cancerdruglist> to view the latest version of the CDL. The list contains information on subsidies (if applicable), MediShield Life and MediSave claim limits for each of the treatments (drug-indication pairs).



3. If my treatment is not on the CDL, will I still be covered?

MediShield Life and MediSave will only cover treatments on the CDL from 1 Sep 2022.

For IPs, the CDL will only come into effect from 1 Apr 2023 onwards, when an existing policy is renewed or a new policy is purchased. If you have an IP that is being renewed between 1 Apr 2023 and 30 Sep 2023, and are on a course of cancer drug treatment as of 31 Mar 2023, insurers have committed to preserve your current IP coverage until 30 Sep 2023.

Riders will cover treatments beyond the CDL, though the extent of coverage may vary. Your insurer should inform you of the details of your IP and rider coverage by end 2022.



4. What if I need a treatment which is not on the CDL, or is on the CDL but unsubsidised, and I cannot afford the treatment without insurance?

We encourage you to discuss with your doctor if there are suitable alternative treatments on the CDL that are subsidised and covered by insurance. However, if switching treatments is not feasible, there is support to help you if you do face difficulty affording your treatment.

If you are a subsidised patient, you can approach a Medical Social Worker (MSW) in your PHI for financial assistance such as MediFund. If you are a private patient, you can approach your doctor to refer you to a PHI for subsidised care. The PHI's medical team will review your treatment plan and provide financial counselling (e.g., eligibility for subsidies) before you decide whether to transfer.

To help existing patients during this transition, MOH will provide additional financial support for all PHI patients without an IP, and who had started treatments that are unsubsidised or not on the CDL before 1 Sep 2022. Insurers, on their part, will preserve their current coverage until 30 Sep 2023 for patients with IP that are being renewed between 1 Apr 2023 and 30 Sep 2023, and who are on a course of cancer drug treatment as of 31 Mar 2023.

For additional Frequently Asked Questions, please refer to <https://go.gov.sg/moh-cancerdruglist>.

If you have a specific query on the Cancer Drug Policy Changes, you can write to MOH_QSM@moh.gov.sg.



