

**Illustrations of Improved Affordability using Actual Bills**

**Illustration 1**

Patient: Middle-income Singaporean with breast cancer  
 Cancer Drug Regimen: One high-cost drug and one low-cost drug  
 Services: Consultation fees and lab investigations fees

	Cancer Drug Bill		Services Bill		
	Current	Revised	Current	Revised	
Bill before Subsidy <sup>1</sup>	\$3,130	\$1,785	\$410		No Change
Subsidy <sup>2</sup>	(\$10)	(\$890)	(\$220)		
MediShield Life <sup>3</sup>	(\$2,805)	(\$800)	(\$170)		
<b>Net Amount Payable</b>	<b>\$315</b>	<b>\$95</b>	<b>\$20</b>		
MediSave <sup>4</sup>	(\$315)	(\$95)	(\$20)		
<b>Balance Payable</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>		

<sup>1</sup> In future, price of high-cost drug will be reduced after negotiation with manufacturer

<sup>2</sup> Today, only the low-cost drug and services are subsidised. In future, the high-cost drug will also be subsidised after price reduction

<sup>3</sup> MediShield Life fully covers the post-subsidy bill subject to 10% co-insurance

<sup>4</sup> MediSave covers the co-insurance

## **Illustration 2**

Patient: Middle-income Singaporean with kidney cancer

Cancer Drug Regimen: Very high-cost drugs

Services: Consumables, facility fees, consultation fees and lab investigations fees

	<b>Cancer Drug Bill</b>		<b>Services Bill</b>	
	<b>Current</b>	<b>Revised</b>	<b>Current</b>	<b>Revised</b>
Bill before Subsidy <sup>1</sup>	\$22,570	\$11,340	\$1,170	\$1,170
Subsidy <sup>2</sup>	(\$0)	(\$5,670)	(\$640)	(\$640)
MediShield Life <sup>3</sup>	(\$3,000)	(\$5,100)	(\$0)	(\$475)
<b>Net Amount Payable</b>	<b>\$19,570</b>	<b>\$570</b>	<b>\$530</b>	<b>\$55</b>
MediSave <sup>4</sup>	(\$1,200)	(\$570)	(\$0)	(\$55)
<b>Balance Payable</b>	<b>\$18,370</b>	<b>\$0</b>	<b>\$530</b>	<b>\$0</b>

<sup>1</sup> In future, drug prices will be reduced after negotiation with manufacturers

<sup>2</sup> Today, there is no subsidy for the drugs as they are not cost-effective. In future, subsidy will be extended after the price reductions

<sup>3</sup>Today, MediShield Life payout is capped by the claim limit. In future, with higher claim limits for the very high cost drugs and a separate claim limit for cancer drug services, MediShield Life will fully cover the post-subsidy bill subject to 10% co-insurance

<sup>4</sup> Today, MediSave use is capped by the withdrawal limit. In future, MediSave will cover the co-insurance