

ILLUSTRATION OF IMPACT OF NEW CLAIM LIMITS FOR PATIENTS

Example 1

48-year-old Singapore Citizen patient who undergoes a uterus operation

TOSP Code: SI812U

Table No: 5C

Description: Uterus, Endometriosis, Hysterectomy with/without Salpingo-Oophorectomy

Length of hospital stay: 5 days

Ward Class: C

| | Hospital Bill ¹ | MediShield Life Claim Computation | |
|--|----------------------------|-----------------------------------|---------------------------------------|
| Total Bill | \$17,600 | | |
| Total Bill After Government Subsidy ² | \$4,000 | | |
| - Daily Ward & Treatment Charges (5 days normal ward) ³ | \$2,400 | \$2,400 | |
| - Surgical Procedure⁴ | \$1,600 | Current \$1,400 | From 1 Jan (NEW) \$1,600 |
| Total Claimable Amount | - | \$3,800 | \$4,000 |
| Less Deductible ⁵ | - | (\$1,500) | |
| Claimable Amount (Less Deductible) | - | \$2,300 | \$2,500 |
| Less Co-insurance ⁶ | - | (\$230) | (\$250) |
| MediShield Life pays | - | \$2,070 | \$2,250 |
| Total that can be withdrawn from MediSave | | \$1,930 | \$1,750 |
| Total Out of Pocket (cash) | - | \$0 | \$0 |

¹ As the patient is a Singapore Citizen who stayed in a C ward, the MediShield Life claim is computed based on 100% of the bill.

² C ward patients can receive means-tested Government subsidies of up to 80% of total bill.

³ Lower of the claim limit for Daily Ward & Treatment Charges, (\$700 x 5 days) = \$3,500, or 100% of charges incurred of \$2,400. Therefore, the claimable amount is \$2,400.

⁴ Lower of the claim limit for Table 5C procedures, \$1,400 (current) or \$2,180 (new), or 100% of charges incurred of \$1,600. Therefore, the claimable amount is \$1,400 (current) and \$1,600 (new).

⁵ The patient is below 80 years old, subject to deductible of \$1,500 for C ward.

⁶ Co-insurance = 10% of claimable amount for the first \$5,000, inclusive of deductible.

Example 2

66-year-old Singapore Citizen patient who undergoes a gallbladder operation

TOSP Code: SF706G

Table No: 4C

Description: Gallbladder (acute/complicated) open or laparoscopic cholecystectomy

Length of hospital stay: 13 days

Ward Class: B2

| | Hospital Bill ¹ | MediShield Life Claim Computation | |
|---|----------------------------|-----------------------------------|---------------------------------------|
| Total Bill | \$24,000 | | |
| Total Bill After Government Subsidy ² | \$8,400 | | |
| - Daily Ward & Treatment Charges (13 days normal ward) ³ | \$7,000 | \$7,000 | |
| - Surgical Procedure⁴ | \$1,400 | Current \$1,150 | From 1 Jan (NEW) \$1,400 |
| Total Claimable Amount | - | \$8,150 | \$8,400 |
| Less Deductible ⁵ | - | (\$2,000) | |
| Claimable Amount (Less Deductible) | - | \$6,150 | \$6,400 |
| Less Co-insurance ⁶ | - | (\$457.50) | (\$470) |
| MediShield Life pays | - | \$5,692.50 | \$5,930 |
| Total that can be withdrawn from MediSave | | \$2,707.50 | \$2,470 |
| Total Out of Pocket (cash) | - | \$0 | \$0 |

¹ As the patient is a Singapore Citizen who stayed in a B2 ward, the MediShield Life claim is computed based on 100% of the bill.

² B2 ward patients can receive means-tested Government subsidies of up to 65% of total bill.

³ Lower of the claim limit for Daily Ward & Treatment Charges, ($\$700 \times 13$ days) = \$9,100, or 100% of charges incurred of \$7,000. Therefore, the claimable amount is \$7,000.

⁴ Lower of the claim limit for Table 4C procedures, \$1,150 (current) or \$1,640 (new), or 100% of charges incurred of \$1,400. Therefore, the claimable amount is \$1,150 (current) and \$1,400 (new).

⁵ The patient is below 80 years old, subject to deductible of \$2,000 for B2 ward.

⁶ Co-insurance = 10% of claimable amount for the first \$5,000, inclusive of deductible. Co-insurance is 5% for the next \$5,000.