

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Total that can be withdrawn from MediSave		\$1,930	\$1,750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Total that can be withdrawn from MediSave		\$2,707.50	\$2,470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.