

Illustration of the Use of Annual Value (AV) in Determining Eligibility for Healthcare Schemes

Example 1: Acute Hospital Inpatient Subsidy for B2/C Class Ward

Eligibility criteria and benefits in 2023

Singaporeans with no household income	AV of Residential Property (as of 31 December 2022)	
	AV ≤ \$13,000	AV > \$13,000
B2/C Inpatient Subsidy	80%	50%

Eligibility criteria and benefits in 2024

Singaporeans with no household income	AV of Residential Property (as of 31 December 2023)	
	(Revised) AV ≤ \$21,000	(Revised) AV > \$21,000
B2/C Inpatient Subsidy	80%	50%

Worked example of benefits in 2023 and 2024

In 2023, an eligible patient with no household income would be means-tested based on his residential property (e.g. 5-room HDB flat with 2022 AV of \$11,000). As this is within the first AV tier of AV ≤ \$13,000, he/she would have received 80% subsidy for his inpatient stay if he chooses a B2/C class ward in a public acute hospital.

In 2024, if the individual's PCHI remains unchanged (i.e. PCHI = \$0), and 2023 AV has increased to \$14,000 (i.e. within the revised first AV tier of AV ≤ \$21,000) and assuming that the other eligibility criteria are met, he/she will continue to receive 80% subsidy for his/her inpatient stay in B2/C class.

Example 2: MediShield Life Premium Subsidy

Eligibility criteria and benefits in 2023

Singaporean aged 30* with PCHI of \$1,200 and below and who owns 0 to 1 property	AV of Residential Property (as of 31 December 2022)	
	AV ≤ \$13,000	\$13,000 < AV ≤ \$21,000
MediShield Life Premium Subsidy in 2023	25%	15%

Eligibility criteria and benefits in 2024

Singaporean aged 30* with PCHI of \$1,200 and below and who owns 0 to 1 property	AV of Residential Property (as of 31 December 2023)

	(Revised) AV ≤ \$21,000	(Revised) \$21,000 < AV ≤ \$25,000
MediShield Life Premium Subsidy in 2024	25%	15%

Worked example of benefits in 2023 and 2024

In 2023, an eligible individual aged 30 with PCHI of \$1,200 and who stays in a residential property (e.g. 5-room HDB flat) with 2022 AV of \$11,000 (i.e. within first AV tier of AV ≤ \$13,000) would have received 25% MediShield Life premium subsidies.

In 2024, if the individual's PCHI remains unchanged, and 2023 AV has increased to \$14,000 (i.e. within the revised first AV tier of AV ≤ \$21,000), he/she will continue receiving 25% MediShield Life premium subsidies assuming all other eligibility criteria are met.

**MediShield Life premium subsidies differ across age groups*

=====