



## KEEPING HEALTHCARE SUSTAINABLE AND AFFORDABLE

A key priority for the Ministry of Health (MOH) is to keep the healthcare system sustainable and affordable, for this generation and future generations. No Singaporean is denied access to appropriate healthcare because they cannot pay.

### Enhancing Community Health Assist Scheme (CHAS)

2. MOH launched CHAS in 2012 to help Singapore Citizens from lower- and middle-household incomes access more affordable medical and dental care at participating general practitioners (GPs) and dental clinics. There are currently about 1.2 million Singaporeans on CHAS, and they can receive subsidised care at over 1,050 CHAS GP clinics and 700 dental clinics island-wide. In 2018, the government disbursed about \$152 million in CHAS subsidies to about 630,000 Singaporeans.

#### *Enhanced CHAS subsidies*

3. From 1 November 2019 onwards, MOH will make the following enhancements to CHAS:

- i. Extend CHAS to all Singaporeans with chronic conditions. All Singaporeans will now be eligible for CHAS. MOH will be introducing a new tier – CHAS Green – in addition to the existing CHAS Blue and Orange. CHAS Green will be applicable to those with Per Capita Household Income greater than \$1,800.
- ii. Increase the existing Complex Chronic subsidies for CHAS Blue and Orange. CHAS Blue and Orange cardholders will enjoy an additional of up to \$20 annually in chronic subsidies.
- iii. Introduce subsidies for common illnesses for CHAS Orange cardholders, of up to \$10 per visit.

4. These enhancements are part of our continued efforts to ensure primary care remains affordable for all Singaporeans, as well as to encourage the greater anchoring of care in our community.

#### *CHAS subsidies for Merdeka Generation*

5. The government will also be rolling out the Merdeka Generation Package to recognise the contributions of Singaporeans born between 1950 and 1959. Merdeka Generation cardholders will also enjoy special CHAS subsidies, which will be higher than the prevailing CHAS Blue subsidies.

(Please refer to **Annex A** for the existing and enhanced CHAS subsidies, including the special subsidies for the Merdeka Generation seniors.)

### ***Launch of online application for CHAS***

6. To increase accessibility to the scheme and improve patient centricity and convenience, MOH will simplify the CHAS application process. From September 2019, Singaporeans can apply for CHAS through an online application for greater convenience. Please refer to the CHAS online portal ([www.chas.sg](http://www.chas.sg)) for information about the CHAS application process.

## **Supporting Aspirations and Needs of Merdeka Generation**

7. In the Budget 2019 Statement, the Minister for Finance announced the \$6.1 billion Merdeka Generation Package (MGP), as a gesture of our nation's gratitude to the Merdeka Generation (MG). The MGP supports the aspirations of MG seniors in their silver years by encouraging them to stay active and healthy, and providing assurance for their healthcare costs. The MGP will benefit close to 500,000 Singaporeans. Those born in the 1950s and who obtained citizenship by 1996 will be eligible for the MGP. There are five key benefits in the MGP.

### ***PAssion Silver card top-up***

8. From July 2019, all MG seniors will receive a one-time \$100 top-up to their PAssion Silver cards. MG seniors can use the top-ups to pay for active ageing programmes, entry to swimming pools, public transport and other purchases at all EZ-Link merchants.

### ***5-year annual MediSave top-ups***

9. To help MG seniors save more for their healthcare needs, we will provide \$1,000 in MediSave top-ups over five years, or \$200 per year for five years, every July from 2019 to 2023.

### ***Additional subsidies for outpatient care***

10. From 1 November 2019, MG seniors will enjoy an additional 25% off their remaining bill for subsidised services and medications at polyclinics and public Specialist Outpatient Clinics (SOCs). All MG seniors will also enjoy the special CHAS subsidies at CHAS clinics, as follows.

	MG subsidies that MG seniors will receive at CHAS GP and dental clinics
Common Illnesses	Up to \$23.50 per visit
Simple Chronic	Up to \$85 per visit, capped at \$340 per year
Complex Chronic	Up to \$130 per visit, capped at \$520 per year
Selected Dental Services	\$16 - \$261.50 per procedure (dependent on procedure)

### ***Additional premium subsidies for MediShield Life***

11. From 1 July 2019, MG seniors will receive an additional subsidy of 5% for their annual MediShield Life premiums. This will increase to 10% after they reach 75 years of age. MG seniors with policy renewals between 1 July 2019 and 31 October 2019 will pay the full premium first and receive the additional subsidy as a refund automatically by 31 December 2019.<sup>1</sup>

### ***Additional CareShield Life participation incentive***

12. To support the basic long-term care needs of MG seniors, they will receive an additional CareShield Life participation incentive of \$1,500 if they decide to sign up for CareShield Life between 2021 and 2023. This is on top of the \$2,500 participation incentive previously announced. This means that all MG seniors who join CareShield Life will receive participation incentives totaling \$4,000. This additional participation incentive will also be extended to Pioneer Generation seniors.

### ***Screen for Life***

13. From 1 November 2019, eligible MG seniors will pay only \$2 for recommended diabetes, high cholesterol, high blood pressure, cervical and colorectal cancer screenings under the national Screen for Life programme. This covers the screenings plus one follow-up as needed.

### ***Outreach to MGs***

14. Dr Amy Khor, Senior Minister of State, Ministry of Health, and Ms Sim Ann, Senior Minister of State, Ministry of Communications and Information, will co-chair a Merdeka Generation Communications and Engagement Taskforce to oversee efforts to reach out to MG seniors across the public, people and private sectors. More information on the composition of the taskforce and its roles are in **Annex B**.

15. The Silver Generation Office (SGO) will proactively reach out to all MG seniors to explain the benefits of MGP, and connect MG seniors to volunteering and learning opportunities. Besides home visits, SGO will tap on other platforms to reach out to MG seniors. For working MG seniors, SGO will partner unions and trade associations to conduct group engagements at workplaces. SGO will also tap on technology to reach out to MG seniors, partnering Smart Nation and Digital Government Group and Public Service Division to expand the existing Moments of Life app to bring personalised relevant information on government schemes to these seniors. The app will be piloted later this year.

16. Seniors eligible for the MGP will be notified by the government by April 2019. MG seniors will receive their own Merdeka Generation welcome folder which includes their MG Card, from June 2019 onwards. No action is required from them at this point in time.

## **Extension in MediShield Life Coverage**

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<sup>1</sup> System changes to automatically apply the additional subsidy will be ready only towards the end of this year.

### ***MediShield Life coverage for serious pregnancy and delivery-related complications***

17. From 1 April 2019, MOH will extend MediShield Life coverage to inpatient treatment for serious pregnancy and delivery-related complications, up to the prevailing inpatient and surgical claim limits. This will provide more assurance to expectant parents who may face large hospitalisation bills as a result of these complications, and can potentially benefit up to 4,000 patients each year.

18. The list of serious complications was drawn up in consultation with senior clinicians and covers conditions such as eclampsia, cervical incompetency and postpartum haemorrhage. Please refer to **Annex C** and the MOH website<sup>2</sup> for the list.

### ***MediShield Life coverage for autologous bone marrow transplant***

19. From 1 April 2019, MOH will also extend MediShield Life coverage to patients who continue their autologous bone marrow transplant treatments (including post-transplant monitoring) in the outpatient setting at approved hospitals, up to a claim limit of \$6,000 per treatment. This will help patients shorten their inpatient stays by up to 3 weeks. Treatments received in the inpatient setting will continue to be claimable under the existing inpatient claim limits.

20. This enhancement will apply to treatments performed on or after 1 April 2019, and can potentially benefit over 20 patients a year.

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<sup>2</sup> URL: <http://www.moh.gov.sg/medishield-life/what-is-medishield-life/what-medishield-life-benefits/serious-pregnancy-complications>

## Enhanced CHAS and Screen for Life subsidies at CHAS clinics

From 1 November 2019, CHAS cardholders can receive enhanced subsidies at CHAS clinics.



CHAS Criteria	CHAS Green From 1 Nov	CHAS Orange	CHAS Blue	Merdeka Generation From 1 Nov	Pioneer Generation
Household monthly income per person (for households with income)	Above \$1,800	\$1,101 - \$1,800	\$1,100 and below	All Merdeka Generation receive CHAS benefits, regardless of income or AV of home	All Pioneers receive CHAS benefits, regardless of income or AV of home
Annual Value (AV) of home (for households with no income)	Above \$21,000	\$13,001 - \$21,000	\$13,000 and below		

CHAS Subsidies		From 1 Nov	Current	From 1 Nov	Current	From 1 Nov	From 1 Nov	Current
Common Illnesses*		Not applicable	Not applicable	Up to \$10 subsidy per visit	Up to \$18.50 subsidy per visit	Up to \$23.50 subsidy per visit	Up to \$28.50 subsidy per visit	Up to \$28.50 subsidy per visit
Selected Chronic Conditions	Simple <sup>^</sup>	Up to \$28 subsidy per visit, capped at \$112 per year	Up to \$50 subsidy per visit, capped at \$200 per year	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$85 subsidy per visit, capped at \$340 per year	Up to \$90 subsidy per visit, capped at \$360 per year	Up to \$90 subsidy per visit, capped at \$360 per year
	Complex <sup>^</sup>	Up to \$40 subsidy per visit, capped at \$160 per year	Up to \$75 subsidy per visit, capped at \$300 per year	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$120 subsidy per visit, capped at \$480 per year	Up to \$125 subsidy per visit, capped at \$500 per year	Up to \$130 subsidy per visit, capped at \$520 per year	Up to \$135 subsidy per visit, capped at \$540 per year
Selected Dental Services		Not applicable	\$50 to \$170.50 subsidy per procedure (denture, crown, root canal treatment only)	\$50 to \$170.50 subsidy per procedure (denture, crown, root canal treatment only)	\$11 to \$256.50 subsidy per procedure (dependent on procedure)	\$16 to \$261.50 subsidy per procedure (dependent on procedure)	\$21 to \$266.50 subsidy per procedure (dependent on procedure)	\$21 to \$266.50 subsidy per procedure (dependent on procedure)
Recommended Health Screening under Screen for Life <sup>^^</sup>		A fixed fee of \$5 with Screen for Life Invitation letter, for recommended screening test(s) and first post-screening consultation, if required.	A fixed fee of \$2 with Screen for Life Invitation letter, for recommended screening test(s) and first post-screening consultation, if required.		A fixed fee of \$2 with Screen for Life Invitation letter, for recommended screening test(s) and first post-screening consultation, if required.		Free with Screen for Life Invitation letter, for recommended screening test(s) and first post-screening consultation, if required.	

\* Capped at 24 visits for common illnesses per patient, per calendar year, across all CHAS clinics, from 2020 onwards.

<sup>^</sup> "Simple" refers to visits for a single chronic condition. "Complex" refers to visits for multiple chronic conditions, or a single chronic condition with complication(s).

<sup>^^</sup> With Screen for Life invitation letter, for recommended screening test(s) and first post-screening consultation, if required. This refers to screening for diabetes, high blood pressure, high blood cholesterol, colorectal cancer and cervical cancer.

### Merdeka Generation Communications and Engagement Taskforce

A 23-member strong Merdeka Generation Communications and Engagement Taskforce has been formed to communicate and reach out to members of the Merdeka Generation to help them better understand the benefits of the Package. It will be co-chaired by Senior Minister of State, Ministry of Health, Dr Amy Khor, and Senior Minister of State, Ministry of Communications and Information, Ms Sim Ann.

The taskforce offers a range of expertise from the government, people and community sectors. It includes individuals from manpower and healthcare organisations, self-help groups, the media and grassroots.

#### List of Members

No.	Name	Designation
1	Dr Amy Khor (Taskforce Co-chair)	Senior Minister of State Ministry of Health and Ministry of Environment and Water Resources
2	Ms Sim Ann (Taskforce Co-chair)	Senior Minister of State Ministry of Communications and Information and Ministry of Culture, Community and Youth
3	Dr Mohamad Maliki Bin Osman	Senior Minister of State Ministry of Defence and Ministry of Foreign Affairs Mayor, South East District
4	Dr Janil Puthucheary	Senior Minister of State Ministry of Communications and Information and Ministry of Transport
5	Dr Benjamin Koh	Deputy Secretary (Development) Ministry of Health
6	Mr Janadas Devan	Chief of Government Communications Deputy Secretary, Prime Minister's Office (PMO)
7	Mr Yee Ping Yi	Deputy Secretary (Planning) Ministry of Finance
8	Mr Augustin Lee	Deputy Secretary Ministry of Manpower
9	Mr Tan Kwang Cheak	Chief Executive Officer Agency for Integrated Care
10	Mr Ng Chee Peng	Chief Executive Officer Central Provident Fund Board
11	Mr Desmond Tan	Chief Executive Director People's Association

No.	Name	Designation
12	Mr Anbarasu Rajendran	Chief Executive Officer Singapore Indian Development Association
13	Mr Chua Chim Kang	Chief Editor, Chinese News and Current Affairs Mediacorp
14	Mr James Teo Cher Cheong, JP, BBM	Chairman Toa-Payoh East-Novena CCC
15	Mr Koh Juan Kiat	Executive Director Singapore National Employers Federation
16	Mr Koh Juay Meng	President RSVP Singapore – The Organisation of Senior Volunteers
17	Mr Patrick Tay Teck Guan	Assistant Secretary-General National Trades Union Congress Chairperson for Government Parliamentary Committee for Manpower
18	Ms Poh Li San	Grassroots Leader Sembawang Constituency Vice President, Changi Airport Group
19	Mdm Sharifah Sakinah Ali Abdul Rahman Alkaff	Senior Director of Partner Relations & Recognition, Yayasan Mendaki (Council for the Development of Singapore Malay/ Muslim Community)
20	Mr Syed Zakir Hussain	News Editor, The Straits Times Singapore Press Holdings
21	Mr Tim Oei	Chief Executive Officer National Kidney Foundation
22	Dr Vincent Ng	Chief Executive Officer AMKFSC Community Services Limited
23	Mr Xie Yao Quan	Vice-Chairman Jurong Spring CCC Lead of Healthcare Redesign, Alexandra Hospital

**List of Serious Pregnancy and Delivery-Related Complications to be Covered by  
MediShield Life for Inpatient Treatments from 1 April 2019**

	<b>Description of Complication</b>
1	Eclampsia and pre-eclampsia
2	Cervical incompetency
3	Accreta placenta
4	Placental abruption
5	Placenta praevia
6	Antepartum, intrapartum and postpartum haemorrhage
7	Placental insufficiency and Intrauterine growth restriction
8	Gestational diabetes mellitus
9	Acute fatty liver of pregnancy
10	Obstetric cholestasis
11	Twin to twin transfusion syndrome
12	Infection of amniotic sac and membranes
13	Amniotic fluid embolism
14	Fourth degree perineal laceration
15	Uterine rupture
16	Postpartum inversion of uterus
17	Obstetric injury or damage to pelvic organs
18	Complications resulting in a caesarean hysterectomy
19	Retained placenta and membranes
20	Abscess of breast
21	Ectopic pregnancy, hydatidiform mole and subsequent complications
22	Medically necessary abortions
23	Still-birth
24	Maternal death