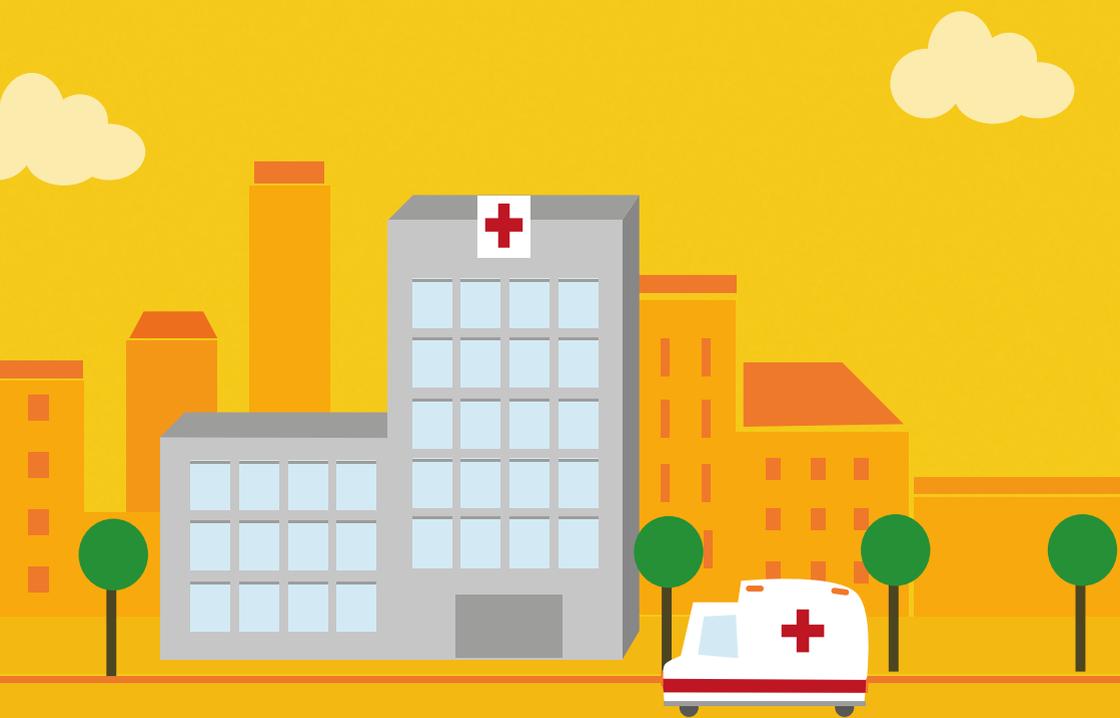


# Healthcare You Can Afford

A guidebook to our healthcare schemes and subsidies



MINISTRY OF HEALTH  
SINGAPORE

# Overview

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MINISTRY OF HEALTH  
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[www.moh.gov.sg](http://www.moh.gov.sg)

# Hello!

Falling sick is stressful, and worrying about your hospital care adds to that. There are subsidies and healthcare plans available.

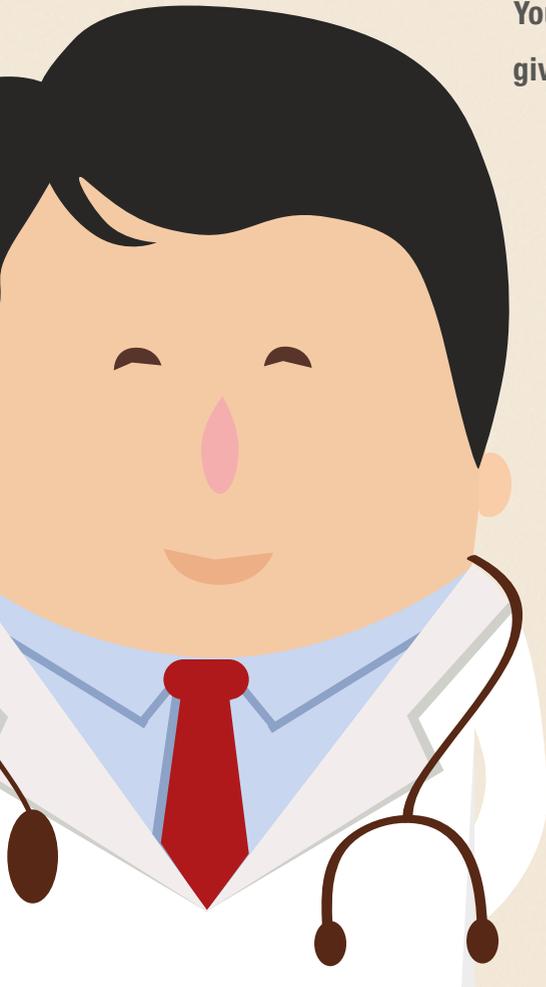
This is a handy guide to help you find out what is available to make healthcare more affordable.



# Feeling unwell?

If you are sick and it is not an emergency, you should visit your nearest General Practitioner (GP) or Polyclinic.

Your doctor will assess your condition. You may be prescribed medication, or given a referral to a hospital if needed.



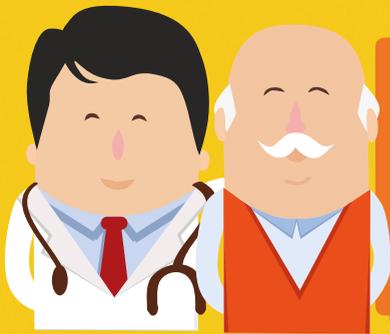
# Visiting a GP or Polyclinic



All Singaporeans pay subsidised rates at polyclinics.

If you are on the Community Health Assist Scheme (CHAS), you will also pay less when you visit GPs who are on the scheme.

# Community Health Assist Scheme (CHAS)



Under CHAS, lower and middle income Singaporeans can receive government subsidies when they see a private GP or dentist near their homes.

## How do I qualify?



- A **household monthly income per person** of \$1,800 or less
- All ages can qualify\*
- Property annual value of less than \$21,000 for households without income\*



Total household income



Number of family members  
living together



**Household  
monthly  
income per  
person**

\* Only applicable from 1 January 2014 onwards

# What subsidies will I get?\*

If eligible, you will receive a Health Assist card based on your household monthly income per person:



Up to \$1,100



Above \$1,100  
& up to \$1,800

Subsidies for chronic care treatments for chronic diseases

Subsidies for chronic care treatments for chronic diseases

Cheaper dental care for a wide range of procedures

Cheaper dental care for selected procedures (E.g. crowning, denture, root canal treatments)

Subsidies for common conditions during visits to the GP (E.g. coughs and colds, headache)

\* Only at participating CHAS GP and dental clinics

## How do I apply?



Application forms are available at Public Hospitals, Polyclinics, Community Centres (CC) and Community Development Council (CDC). You can also download the form online at [www.chas.sg](http://www.chas.sg).

Find out  
more



[www.chas.sg](http://www.chas.sg)



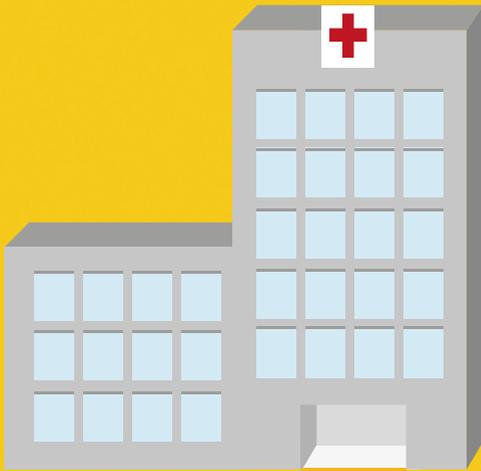
1800-275-2427

(Mon - Fri: 8.30am - 6pm, Excluding P.H.)

# Get affordable healthcare in hospitals

Get subsidised care at Specialist Outpatient Clinics in public hospitals when you are:

- Referred from a polyclinic
- Health Assist Card holder referred from a CHAS GP



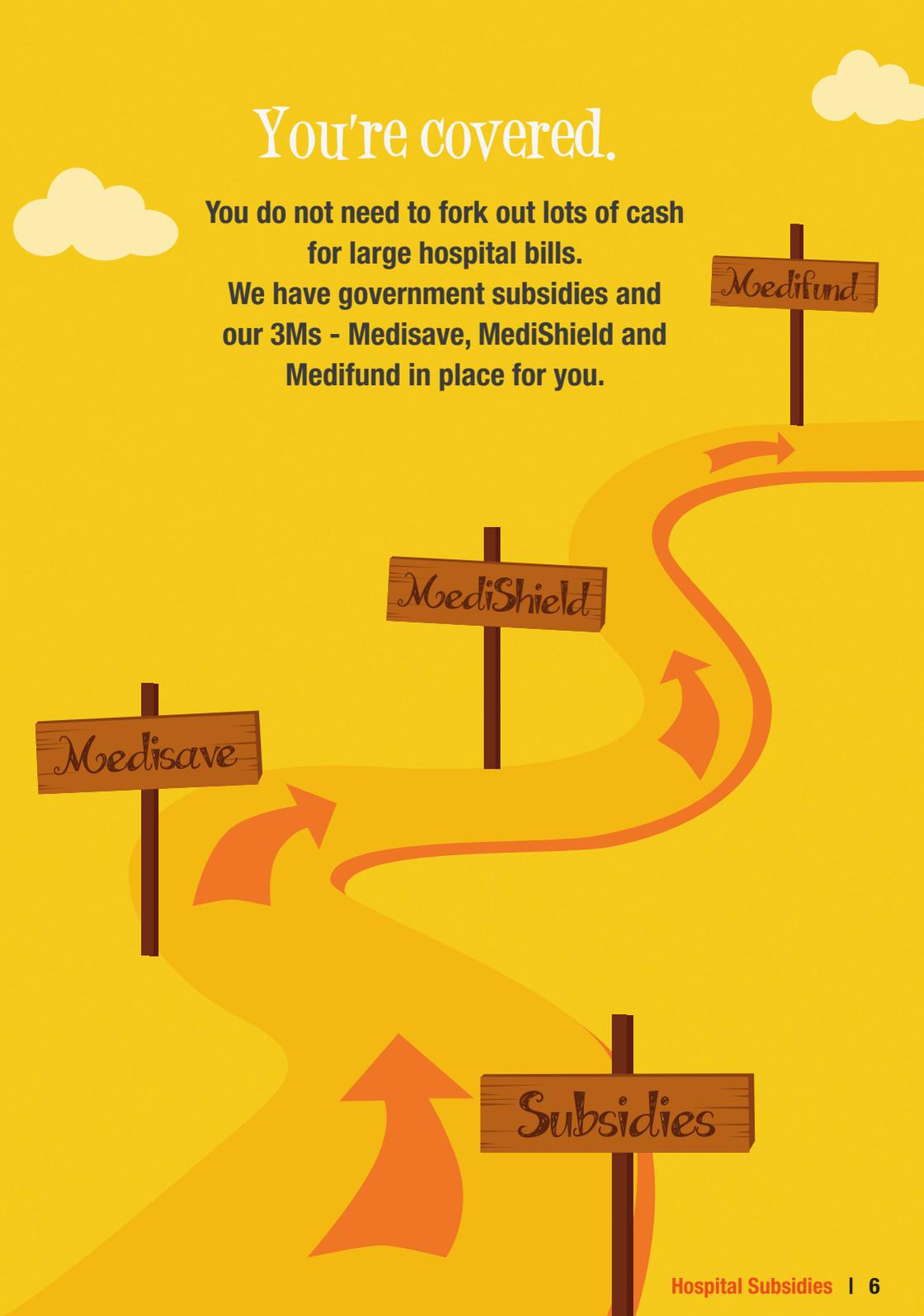
Sometimes, you may need to be hospitalised for more serious healthcare concerns.

What is available to help you pay for the bills?

# You're covered.

**You do not need to fork out lots of cash  
for large hospital bills.**

**We have government subsidies and  
our 3Ms - Medisave, MediShield and  
Medifund in place for you.**

A winding path made of yellow and orange bands with arrows pointing in the direction of the path. The path starts from the bottom left and winds upwards and to the right. Four wooden signs are placed along the path: Medisave, MediShield, Subsidies, and Medifund. The signs are on dark brown posts. The background is a solid yellow color with two white clouds in the top corners.

Medisave

MediShield

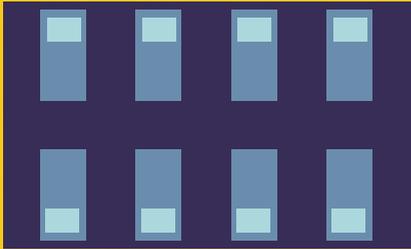
Subsidies

Medifund

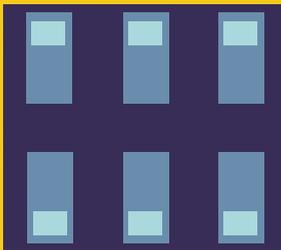
# Hospital subsidies

All Singaporeans can get up to 80% of subsidies in Class C wards.

- 65 - 80% subsidies for C class



- 50 - 65% subsidies for B2 class



The level of subsidy depends on your **ward class** and **average monthly income** of the patient.

You can use your MediShield and Medisave to help cover the remaining bill.



## Tip:

To be prudent, you should choose a ward that you can afford.

Additional comforts such as air conditioning and privacy are provided in B1 and A class wards. You get good quality medical treatment in all wards.



# Medisave

Savings for your healthcare needs



Medisave is the portion of your CPF savings account that you can use to pay for your personal medical expenses or your immediate family members' hospitalisation bills.

7% to 9.5%  
of your  
monthly salary

Employees contribute between 7% and 9.5% of their monthly salary, depending on age group, to their Medisave accounts.

## What charges are covered by Medisave?



- Inpatient ward charges and/or approved day surgeries
- Outpatient charges such as:
  - Chronic diseases treatment (with deductible & co-payment)
  - Cancer treatment and renal dialysis
  - Health screening and vaccinations for selected groups

For the full list of conditions covered by Medisave, visit the MOH website ([www.moh.gov.sg](http://www.moh.gov.sg)).

# Medisave FAQ

## **1. Where can I use Medisave?**

You can use Medisave at any of the public hospitals and Medisave-accredited private hospitals, outpatient clinics, and medical institutions.

## **2. What must I do to use my Medisave for hospitalisation?**

Before your admission, the hospital staff will first assess your medical needs. If your condition permits, you are strongly advised to attend a financial counselling session with hospital staff. They will estimate your hospital bill size, check your Medisave balance, and inform you of the amount of coverage allowed by Medisave and the balance that needs to be paid in cash. You should then choose a class of ward you can afford.

To use Medisave to pay for the hospitalisation, you will need to sign a Medisave Authorisation Form to allow the CPF Board to deduct from your Medisave Account.

## **3. How much Medisave can I use?**

Medisave can be used for hospitalisations, day surgeries and selected outpatient treatments, subject to withdrawal limits. These limits are generally enough to cover the expenses incurred at Class B2 and C wards, and help ensure that you have enough Medisave funds for your future medical needs, especially after retirement.

For the full list of withdrawal limits for different Medisave uses, please visit the MOH website ([www.moh.gov.sg](http://www.moh.gov.sg)).

## **4. Can I use my Medisave to pay for my family members' medical expenses?**

Besides your own medical expenses, you can tap on Medisave to pay for the medical expenses of your spouse, parents and children.

## **5. When will my Medisave account be deducted?**

Upon your discharge, the hospital will work out the bill and submit a claim to the CPF Board. The CPF Board will then deduct from your Medisave account and send you a statement of account.

# MediShield

Your basic healthcare insurance plan



MediShield is a low-cost insurance plan that helps cover large hospital bills in subsidised wards and selected outpatient treatments.

## How MediShield works:

1



Use your Medisave to contribute a small sum for MediShield premiums annually.

2

The premiums are collected in a pool.



3



When you're hospitalised and faced with a large bill, MediShield helps you cover a large part of it.

4



You get peace of mind knowing that you're protected, even in old age.

5



Your family is protected too, and your Medisave can be used to pay for their premiums.



# MediShield FAQ

## **1. What does MediShield cover?**

MediShield covers expenses incurred for hospitalisation, selected surgical procedures, implants, and approved outpatient treatments such as kidney dialysis, chemotherapy and radiotherapy for cancer. Since March 2013, treatment in short-stay wards at Emergency Departments, inpatient psychiatric treatment and newly diagnosed congenital and neonatal conditions are covered.

The full list and details can be found on MOH's website ([www.moh.gov.sg](http://www.moh.gov.sg)).

## **2. How do I claim from MediShield?**

Simply inform the hospital admission staff and the hospital will submit the MediShield claim to the CPF Board on your behalf. The CPF Board will process the claim and provide the payout to the hospital directly. You can pay the remaining amount of the bill using Medisave and/or cash.

## **3. Is there a maximum amount I can claim from MediShield in a lifetime?**

Yes. You will be able to claim up to \$70,000 per policy year and up to \$300,000 on a lifetime basis from MediShield.

## **4. MediShield is designed to cover subsidized Class B2 and C wards. What if I wish to stay in a Class B1 or A ward in public hospitals or private hospitals?**

You may stay in any class of ward and still make a claim from MediShield. However, as MediShield is meant for Class B2/C wards, your MediShield claim may only cover a lower percentage of your hospital bill. You can pay the rest of your bill not covered by MediShield using Medisave and/or cash, subject to prevailing Medisave withdrawal limits.

## **5. What is an Integrated Shield Plan (IP)?**

If you would prefer to stay in Class A or B1 wards in public hospitals or private hospitals, you may wish to consider being insured under a Medisave approved private Integrated Shield Plan (IP). These plans provide higher benefits and coverage for stays in Class A or B1 wards in public hospitals or private hospitals.

Medisave can be used to pay for the premiums of these private IPs, subject to withdrawal limits.

# What does MediShield cover?

- Inpatient ward and treatment charges
- Surgical/day surgery procedures
- Approved outpatient treatments (Dialysis, Chemotherapy for cancer)
- Congenital and neonatal conditions for newborns
- Inpatient psychiatric treatment



For the full list of conditions covered by MediShield, visit the CPF Board website ([www.cpf.gov.sg](http://www.cpf.gov.sg))

## MediShield Coverage Explained

\* Payable by Medisave or cash

### Portion of bill above claim limits\*

#### Co-insurance\*

Percentage of the claim amount that you will have to pay.

**MediShield** pays what's left of the claim amount after deductible and co-insurance.

#### Deductible\*

A fixed amount that you will need to pay before you receive the MediShield payout within a policy year.

#### Maximum claimable limit

depends on the number of days you stay in the hospital, the type of ward and type of treatment or surgery you undergo.

## Are you covered under MediShield?



If you are unsure, use your SingPass to check online at [www.cpf.gov.sg](http://www.cpf.gov.sg). You can also approach the hospital staff handling your hospital admission.

# Healthcare Financing

What if I'm  
still unable  
to pay?

More  
Medical Bills

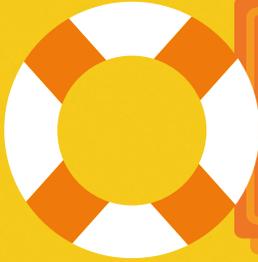
Medical Bills



Help is available.  
Approach the hospital's  
Medical Social Worker who  
will help assess your situation  
and provide assistance  
when required.

# Medifund

A safety net for Singaporeans



Medifund is an endowment fund set up by the Government to help needy Singaporeans who are unable to pay for their medical expenses.

## Do I qualify for Medifund?

To qualify for Medifund, you must be a Singapore citizen, have received subsidised treatment, and cannot afford the medical bills on your own or with the help of your family even after Medisave and MediShield.

Inform the hospital staff and a Medical Social Worker will be assigned to assess your situation and provide assistance.



# A Recap...

## CHAS Card



- Subsidised care at approved General Practitioners (GPs) and dental clinics
- Cheaper treatment costs for chronic diseases

To learn more about CHAS, please visit [www.chas.sg](http://www.chas.sg) or call **1800-275-2427**.

## Subsidies

- Subsidised care at Specialist Outpatient Clinics when referred from Polyclinics
- Lower charges when warded in Class B1, B2 or C wards

## Medisave

Your healthcare savings account to help pay for your medical expenses.

## MediShield

Insurance which pays for large hospital bills and selected outpatient treatments.

## Medifund

A safety net to help those unable to afford payment for their medical bills.

### For more information about:

Medisave & MediShield, please visit [www.cpf.gov.sg](http://www.cpf.gov.sg) or call **1800-227-1188**.

Medifund, please visit [www.moh.gov.sg](http://www.moh.gov.sg) or call **1800-225-4122**.

