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Cover for just \$27 a month



Chan Seet Fun finds out how MediShield gave Mdm Ng peace of mind when she was warded for eight days

MDM Ng Peck Cheng, 65, has a bad knee and gets around with difficulty.

Although she is annoyed that her reduced mobility has curtailed her social activities, she can still smile because she did not have to cough up any cash at all for her knee replacement operation and subsequent eight-day hospital stay.

The bill came up to \$17,000, but as she had stayed in a Class C ward, she received a hefty subsidy of almost \$11,000. MediShield took care of more than \$4,000 while Medisave took care of the remaining co-payment of \$1,800.

"It's good that no cash was required because it was a lot of money," said Mdm Ng, who used to earn about \$800 a month working as an office pantry lady.

Mdm Ng originally had her doubts

about MediShield, but a friend had urged her to sign up. As Mdm Ng falls into the 61 to 65 year old age band, her monthly MediShield premiums was less than \$27 a month.

MediShield is a basic medical insurance that can help pay a substantial part of medical bills resulting from serious illnesses or long hospital stays in Class B2 or C wards in restructured hospitals.

For the widow, who has no children and lives alone, the MediShield coverage has given her peace of mind.

Given her mobility issues, she no longer works. With only \$290 to spend each month, of which \$55 goes towards paying the rent on her one-room flat, Madam Ng would have been hard pressed to come up with the cash to foot her hospital bill.

Spotlight » Mdm Ng

Problem » Knee replacement
Coverage » Mdm Ng is covered under MediShield and has contributed to Medisave
Stay » 8 days in a Class C ward

Total hospital bill	\$17,149.18
Government subsidy	– \$10,901.37
Total bill after subsidy	\$6,247.81
MediShield paid	– \$4,423.03
Medisave claimed	– \$1,824.78
Patient pays	\$0

When Mdm Ng was recuperating at St Luke's Hospital after her surgery, she received another form of help. Staff at St Luke's Hospital put her in touch with

the Thye Hua Kwan Moral Society, a charity that provides welfare services, such as daily meal delivery and weekly visits to help tidy up her flat.

Despite her lack of mobility, the feisty lady still manages to make do with help from her neighbours and earn her own keep somehow.

One of her neighbours helps her buy snacks from the shops downstairs and another neighbour collects empty drink cans for her so she can sell them to recycling companies for a little extra pocket money.

Mdm Ng doesn't seem particularly worried about her future medical needs. "It's all fated anyway," she said.

Perhaps. But surely, it doesn't hurt that she is covered under MediShield too.

3Ms for your peace of mind

Medisave

Medisave is a compulsory individual medical savings scheme to help Singaporeans to pay for their share of medical treatment without financial difficulty. You can use these savings to pay for your or your family members' hospitalisation, day surgery and certain outpatient treatment. Regular Medisave top-ups ensure you have enough funds when the need arises.

On average, Singaporeans have enough in their Medisave accounts to cover the cost of about nine to 10 subsidised hospital stays.

MediShield

MediShield is a basic medical insurance plan that helps you pay part of the hospitalisation bills for the treatment of serious illnesses or for long hospital stays in Class B2/C wards in restructured hospitals. It also covers certain outpatient treatments like kidney dialysis and chemotherapy.

Plan ahead and consider your insurance needs. If you can afford it, you can use your Medisave to buy an approved Integrated Shield Plan, which is integrated with MediShield to provide additional coverage. It is important to find out which plans complement each other — more doesn't always mean better!

Medifund

If you find that you cannot afford to pay your medical bills despite heavy Government subsidies, Medisave and MediShield, then Medifund can help. Set up as the ultimate safety net for needy Singaporeans, Medifund is a medical endowment fund that provides assistance based on financial and social circumstances.

Visit www.moh.gov.sg for more details



Not a single cent to pay from her own pocket

Thanks to her children's contributions to her Medisave account, Mdm Neo need not fork out cash for her \$11,000 hospital bill after she suffered a fall



BY CHERYL TAY

Just a year away from being a centenarian, Madam Neo has never worked a day in her life and has never made any contribution to her Central Provident Fund (CPF) account.

This also means that she does not have any money in her Medisave account, which is a medical savings scheme that allows practically all Singaporeans to pay for their share of medical treatment.

But heeding the Health Ministry's advice, Mdm Neo's daughter-in-law Mrs Lim contributed to Mdm Neo's Medisave account under a voluntary top-up scheme.

This turned out to be a wise move as Mdm Neo did not have to pay a single cent when she was hospitalised at Changi General Hospital after a fall in December 2008.

The hospitalisation bill for Mdm Neo, who had to undergo surgery for her hip fracture, amounted to \$11,000.

The bill shrunk to slightly over \$2,000 through a government subsidy of up to 80 per cent. This subsidy is the first tier of protection under the public health financing scheme.

The second tier of protection – or Medisave – then kicked in to take care of the remaining amount, resulting in Mdm Neo not having to fork out any additional out-of-pocket cash.

"My mother-in-law doesn't have any money in her Medisave account as she was a housewife, so my family decided to contribute to her account

MDM NEO'S HOSPITAL BILL

Total charges	\$11,198.90
Length of stay (Class C ward)	13 days
Government subsidy	\$8,825.87
Total bill after subsidy	\$2,373.03
Amount of Medisave claimed	\$2,373.03
Amount paid in cash	\$0.00

voluntarily," says Mrs Lim.

"It is important to set aside money for medical purposes as you never know what will happen or if you will one day fall sick."

Employees can put aside part of their income into their Medisave account to meet their future personal or immediate family's healthcare expenses.

Non-employed or self-employed persons can make voluntary contributions to Medisave and top up the account on a regular basis. The Government has also introduced several initiatives to encourage Singaporeans to top up the Medisave accounts of their parents. Medisave enjoys a 4-per-cent interest rate per annum.

"We are fully supportive of Medisave and those who are unemployed or self-employed should think about topping up their accounts if they can," says Mr Lim, the second eldest son of Mdm Neo's six children.

HEALTHCARE MADE AFFORDABLE

Medisave is a compulsory individual medical savings account scheme which allows Singaporeans to pay for their medical treatment without financial difficulty. It can be used for hospitalisations, day surgeries and certain outpatients' treatment.

MediShield is a low-cost catastrophic illness insurance scheme designed to help Singaporeans meet medical expenses for major illnesses or long hospital stay. Premiums for MediShield can be paid by Medisave. While MediShield is meant for those staying in Class B2 and C wards, Singaporeans who prefer Class A and B1 wards in public hospitals or private hospitals can opt for Integrated Shield Plans, offered by private insurers.

Medifund is an endowment fund set up by the government to assist needy Singaporeans who are unable to pay for their medical expenses. Medifund acts as a final safety net for needy Singaporeans who face difficulties paying for their bills despite having government subsidies, Medisave and MediShield.

Visit www.moh.gov.sg for more details.

FIVE THINGS TO NOTE

- ✔ **Understand the different schemes available.**
A good insurance scheme gives you adequate coverage. Buy a plan that is suitable for your needs. More does not mean better.
- ✔ **Know what you can afford.**
Subscribe to an insurance plan that you can afford so that it is sustainable in the long run.
- ✔ **Contribute to Medisave and use it carefully.**
Small and regular contributions help grow your Medisave account. Do regular top-ups for you and your loved ones.
- ✔ **Choose the right ward.**
Whether it is Class A/B1 or Class B2/C, choose one that is within your means.
- ✔ **Buy young.**
It is important to buy and stay in an insurance plan from a young age while you are still healthy so that you will not face exclusions at a later age.

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'I'm glad for the help'

Chan Seet Fun finds out how Medifund helps nose cancer patient Mr Ong obtain the treatment that he needs



FORMER renovation contractor Mr Ong (not his real name) was dealt a major blow last November when he found out that he had advanced nose cancer.

Not only did the 54-year-old have to battle the disease, he also had to worry about paying his medical bills and supporting his wife and two children.

"The hospital staff said I needed radiotherapy; it added to the financial strain, as it was on top of the \$14,000 in medical bills I had already chalked up," he said.

"I told them that maybe I should just forego treatment since I knew that there was no way I could afford it. Thankfully, a social worker explained that I could turn to Medifund for help."

Medifund is a medical endowment fund that helps needy patients with

their medical bills when they have exhausted other resources.

Mr Ong had used up his Medisave and his wife's as well, and did not have MediShield coverage.

Medifund has since provided more than \$1,500 in assistance. Coupled with more than \$7,600 in Government subsidies, a separate \$3,000 grant from the Singapore Cancer Society and \$1,400 from his wife's Medisave, he paid only \$102 in cash.

Medifund will continue to provide further financial assistance for Mr Ong's treatments between December 2010 to June 2011.

"I used to earn about \$2,000 to \$3,000 a month. But I stopped working a year ago because of the pain. I never expected to get so sick that I couldn't

Spotlight » Mr Ong

Problem » Advanced nose cancer

Coverage » Both Mr Ong and his wife have exhausted their Medisave accounts. They also do not have MediShield coverage. Thanks to a combination of Government subsidies, grants and Medifund support, he has paid only \$102 in cash.

work. Now I have no income and my savings have been wiped out. But the bills keep coming. The utilities at our home have been cut off twice already," said Mr Ong.

He is also behind on the mortgage

payments for his flat. On top of that, he needs to pay \$70 a month for medication and meal replacement drinks because he has lost his appetite since he started treatment.

To help make ends meet, his 54-year-old wife, who previously had not worked, took a job as a canteen stall helper.

"It's one thing to get sick. Dealing with the mental and financial strain is quite another matter. Accumulating a stack of bills because of your illness and inability to work brings a lot of stress to you and your family.

"I'm grateful for the help that I've received. If not for Medifund, I would've refused to go for treatment. Now, I can at least hope that it'll help me get well enough to return to work," he said.

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