AFFORDABLE HEALTHCARE

MINISTRY OF HEALTH
SINGAPORE

Getting admitted into hospital can be worrying. It's not just your health. You may also be bothered about the hospital bills. Worry not. Help is at hand with Government subsidies and the 3Ms — Medisave, MediShield and Medifund.

SUBSIDIES

SINGAPOREANS enjoy heavy subsidies in public hospitals, especially in Class B2 and C wards.

This means that a huge part of your hospital bills is already paid for the moment you are admitted into a hospital.

Under the proposed means testing framework, the majority of patients in Class B2/C wards will continue to enjoy the current subsidy of 80% in Class C wards and 65% in Class B2 wards.

Means testing will only affect a minority of higher income earners who choose Class B2/C, but even then they will continue to be heavily subsidised, by at least 50%, and the fees will remain affordable for all.

No matter what is your income level, you can be assured that you will have the freedom to choose the ward you prefer.

Means testing will help focus subsidies on the lower-income group as we continue to improve our subsidised healthcare services.

How can we play a part in keeping our hospital bills affordable?

Simple. Choose your ward carefully. If you can only afford Class B2, don't go for a higher class ward.

The standard of care is the same in all the wards, whether it's Class C or Class A.

Rest assured you will get the high quality of medical care you deserve.

$1.5 billion was given out in direct patient subsidies in 2006 and this is expected to exceed $2 billion per year by 2012.

> Let me guess – when your husband found you at the accident scene, his first words were: "Thank goodness you are alive!"

> No, they were: "Thank goodness for healthcare subsidies!"

MEDISAVE

> Wow, Medisave helped reduce my hospitalisation bill so I still have cash in my wallet!

> Not anymore, dear. While you were under anaesthesia...
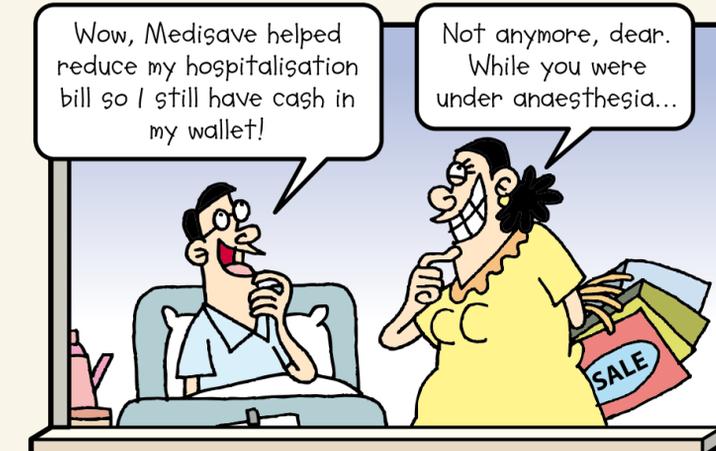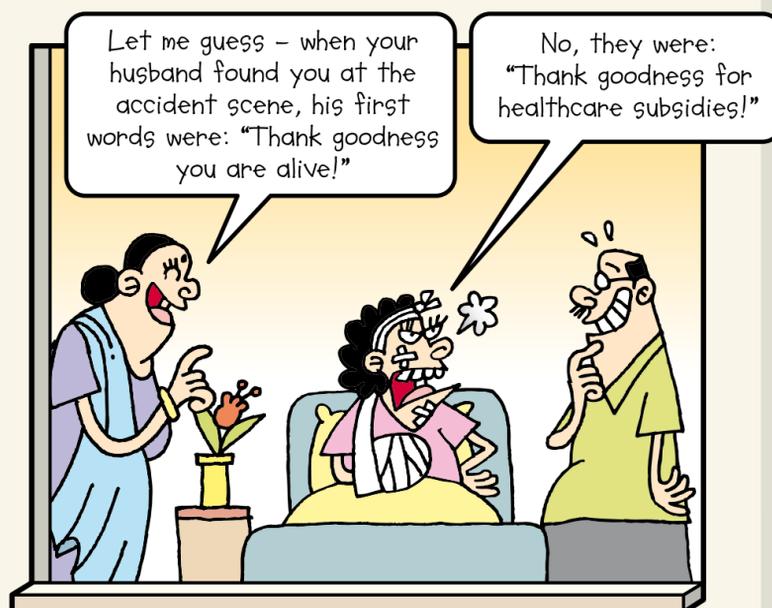
WHILE means testing ensures that subsidies reach those who need them most, Medisave makes our subsidised bills even more affordable.

Did you know that on average, each of us has about $13,600 in our Medisave accounts and this is enough for 13 episodes of hospitalisation in Class C?

These savings help greatly in paying for our hospital bills and reducing out-of-pocket payment.

As working adults, about 6.5% to 9% of our monthly salary automatically goes into Medisave, helping us to pay for our medical bills.

It is important that everyone, particularly casual workers, contributes to Medisave.

Small, regular contributions will help to grow your Medisave account and you can dip into it when the need arises.

80% of inpatients use Medisave to pay for their hospitalisation. Medisave can also be used to pay for day surgeries and approved outpatient treatment, such as renal dialysis, diabetes and stroke.

MEDISHIELD

WITH heavy subsidies and Medisave, a big portion of our hospital bills will be covered.

But what if we incur large bills because of serious illnesses? What if we are unable to pay for them despite subsidies and Medisave?

That's why we should be protected with MediShield, a medical insurance scheme which covers 60 % of large bills for Class B2 and C wards.

If you wish to stay in higher ward classes, a supplementary plan that offers enhanced medical coverage will suit your needs better.

In choosing which plan to buy, you need to consider whether you can afford the premiums over a long period, choice of hospital wards and type of coverage.

You won't know how badly you may be hit when illness strikes. A good insurance scheme will give you adequate medical coverage for the ward class you have chosen.

About 75% of Singaporeans are covered by MediShield or Medisave-approved private integrated plans. In 2006, $116 million in claims was paid out from MediShield.

> Good news, son: you have MediShield, which I will pay for at $30 annually.
>
> Bad news: I will deduct $30 from your pocket money each year.

MEDIFUND

> Patients who are cash–strapped will still receive healthcare... so why is he not getting any?

> He **is** getting healthcare; it's just that he doesn't want to!
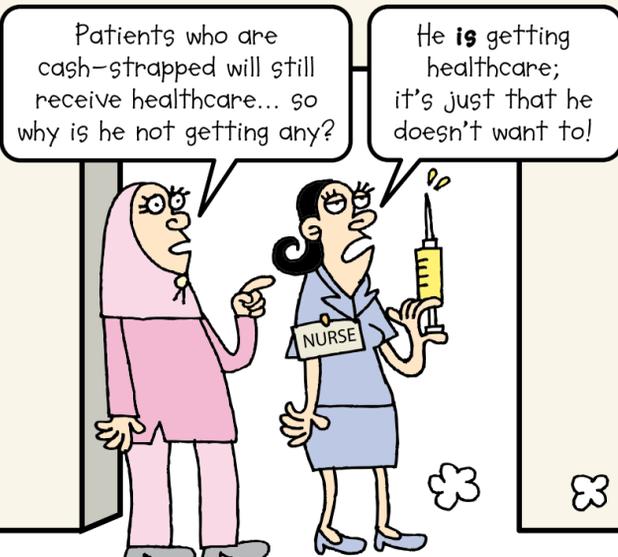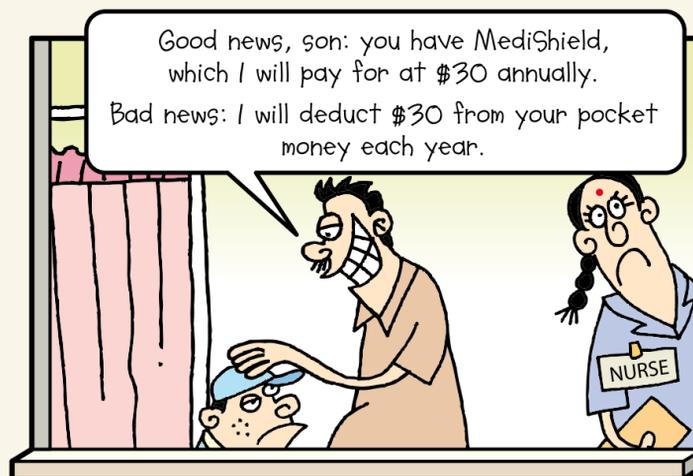
FOR most of us, Medisave and MediShield offer ample coverage and make our hospital bills very affordable. But there may be some who still do not have enough money to pay their hospital bills despite Medisave and MediShield.

Don't worry if you face such difficulties. Medifund, a financial safety net, can help with the rest of your hospital bills.

You can apply for Medifund through a medical social worker at our public hospitals. Last year, about 98% of Medifund applications were successful.

Medifund lends a helping hand to needy Singaporeans and takes away the worry of hospital bills. Together with subsidies, Medisave and MediShield, no one will be deprived of affordable healthcare.

In 2006, the Government gave $40.7 million in Medifund grants to hospitals and voluntary welfare organisations to help needy patients. Last year, the Government pumped $200 million into Medifund, bringing it up to a total of $1.5 billion.

> AHHH! Needle!!!

For more information, please visit **www.moh.gov.sg**