

# Affordable healthcare for you and me

Singaporeans enjoy good and affordable healthcare with heavy government subsidies, supplemented by the 3Ms — Medisave, MediShield and Medifund.

Last year, Medifund gave out \$50 million to help needy patients. More funds have been set aside for Medifund next year to help the poor.

**DO YOU** know that up to 80 per cent of the costs of Class B2 and C wards in restructured hospitals are subsidised by the Government?

Patients only need to co-pay the remaining portion, part of which can be paid through Medisave and/or MediShield.

Means testing will be implemented in January 2009 to better target subsidies at needy patients. Healthcare costs are affordable, with most of the patients able to enjoy the subsidy of 80 per cent in Class C wards and 65 per cent in Class B2 wards.

## We must play our part

But in healthcare, it is important for all of us to play our part.

Living a healthy lifestyle, contributing to Medisave and buying adequate and appropriate healthcare insurance are what we all must do to lighten our medical costs. At the very least, we should have MediShield, which adequately covers Class B2 and C wards.

If you wish to stay in a Class A or B1 ward, or go to a private hospital, do buy Medisave-approved Private Integrated Plans on top of your MediShield. The premiums will be higher but you can claim more for coverage.

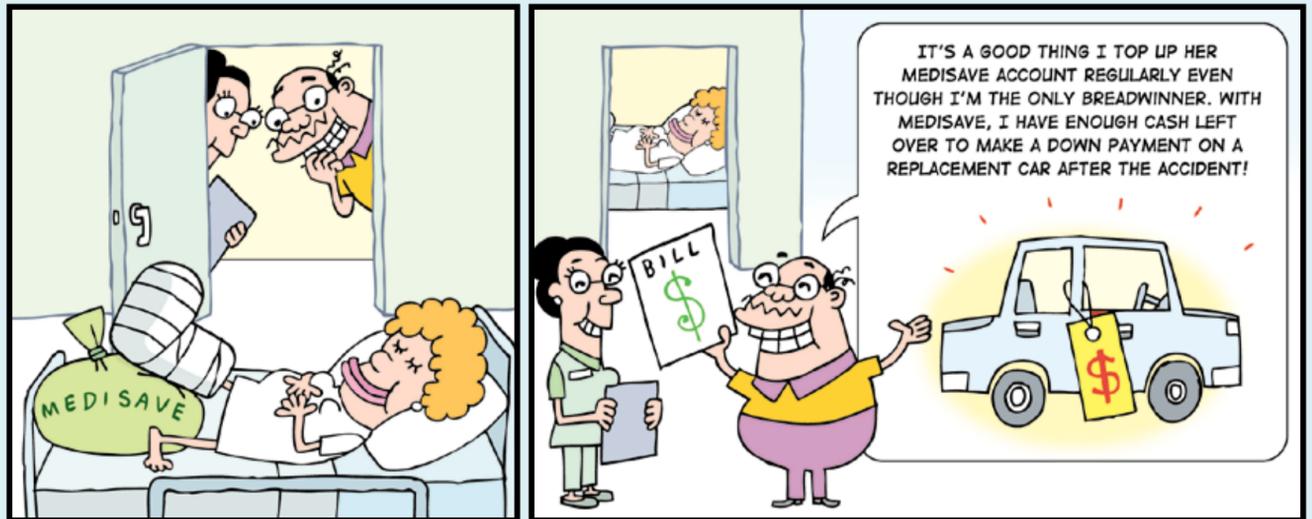
## Contribute to Medisave and use it carefully

Contributing to Medisave and using these savings carefully ensure that you will be able to provide for your hospitalisation needs and those of your family.

If you are self-employed, by contributing regularly to Medisave, you do not have to worry about hospital bills. Instead, you can focus on getting well.

Topping up your wife's Medisave account — especially if she is a full-time homemaker — helps to minimise your cash payouts and also reduces significantly your hospital bills.

On average, each Singaporean has enough in his Medisave account to cover about 10 to 11 Class C and B2 hospitalisation episodes. Medisave usage has also been extended to cover some outpatient treatments such as cancer and chronic diseases.



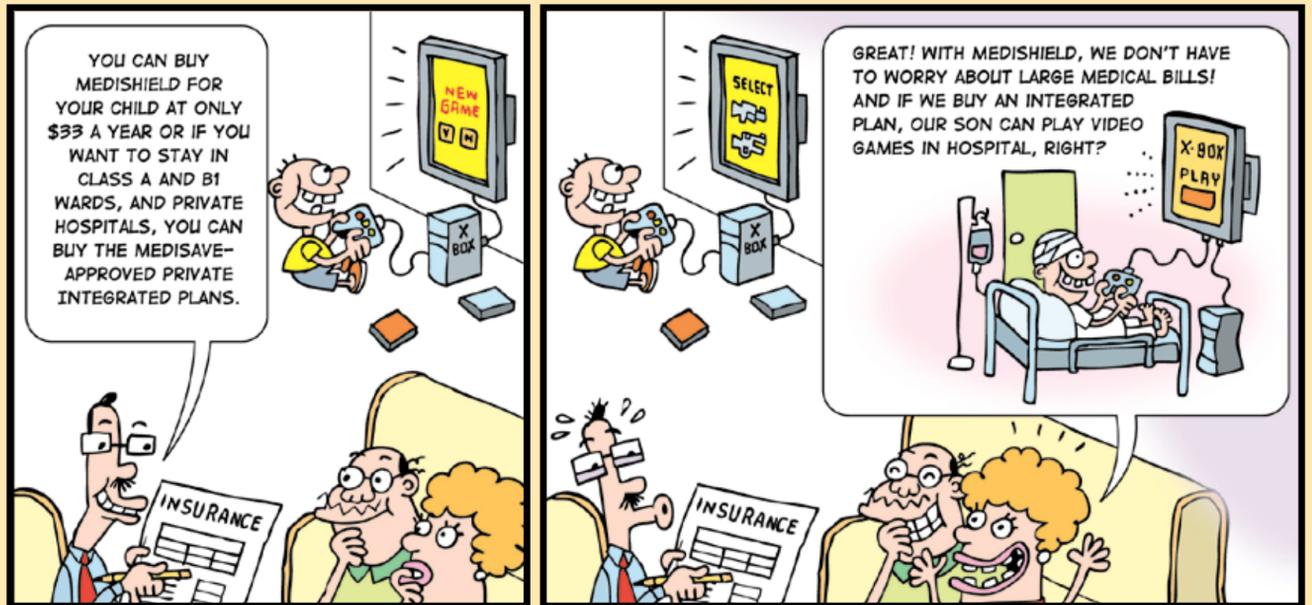
## Buy the right insurance coverage

Health insurance can help take away the worry of the cost of hospitalisation. MediShield is an affordable basic medical insurance scheme that covers large hospital bills at Class B2 and C wards, and premiums are payable via Medisave.

If your preference is for Class A or B1 wards, or private hospitals, buying a Medisave-approved Integrated Shield plan that offers additional coverage on top of the basic MediShield will suit your needs better.

Do bear in mind the premiums you can afford, as insurance is for the long term. Make sure your dependents are also insured. Basic MediShield coverage for children is affordable at \$33 per year, which can be deducted from the parent's Medisave account.

By buying MediShield for your children, your children will be able to have coverage early before they develop illnesses.



## Choose the right ward

In the public hospitals, all Singaporeans have a choice of wards, from Class C to Class A, at different subsidy and pricing levels.

Choose your ward carefully, taking into account your needs and resources. If you prefer higher ward classes, you may want to check that your insurance coverage is sufficient for the ward class you have chosen.

You will receive good medical care no matter which ward class you are in. Ask to see a Medical Social Worker (MSW) if you need financial assistance.

