



MINISTRY OF HEALTH
SINGAPORE

Shielded from worry

Buying the appropriate MediShield coverage early can protect you against large hospital bills

Just six months after housewife Madam Sumanah Kasbi (below) was diagnosed with diabetes and high blood pressure, she suddenly experienced breathing difficulties.

Her family thought the breathing difficulties could be easily rectified, as they only needed to take her for outpatient treatment previously.

Said her son-in-law, Mr Abdul Hamid Mohd: "We thought it was a small problem. We brought her to the specialist outpatient clinic and we thought the treatment would be quick and easy."

Instead, the doctor's pronouncement came like a bolt from the blue: Madam Sumanah was suffering from severe pneumonia and kidney failure. Hospitalisation was required.

She was admitted to a Class B2 ward at the Alexandra Hospital and was hospitalised for nearly two months from Oct to Nov last year. She also stayed in the intensive care unit for 20 days as she required ventilator support.

"We never expected that it would be so serious and she would have to be warded for so long," said Mr Hamid, a senior technical property management officer.

And when he saw that the medical bill for his mother-in-law came up to \$26,407 — after Government subsidies — he panicked.

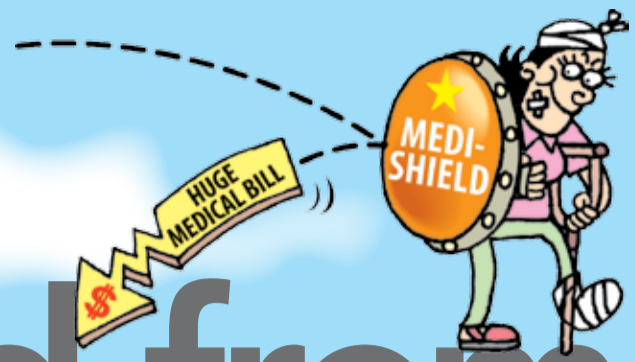
Even though Mr Hamid had helped Madam Sumanah buy an insurance plan under Basic MediShield 15 years ago, and had also helped the housewife to top up her Medisave account, he was not sure if there would be sufficient funds to cover the large hospital bill.

He quickly approached the medical social workers. Within a week, he had his answer: With MediShield and Medisave, the bill was reduced from \$26,407 to around \$6,630. MediShield covered about 60 per cent of the bill.

Said Mr Hamid: "Investing in MediShield is a decision that has paid off. You put in some money but you can claim much more than that. You never know when you might need it, especially since medical costs can get very high. This time, MediShield really helped us."

A low cost medical insurance scheme, Basic MediShield provides patients like Madam Sumanah protection against large hospital bills. Primarily designed for Class B2 and C wards, MediShield can generally cover as much as 60 per cent of large bills for these wards.

The Ministry of Health is proposing to further reduce the co-payment for large bills from the current 40 per cent to 20 per cent as part of the latest MediShield review. Premiums adjustment will be kept affordable. Families like Madam Sumanah's will certainly welcome the further enhance-



Madam Sumanah's hospital bill

Total bill before Government subsidy	\$57,525
Total bill after subsidy	\$26,407
Portion of bill claimable from MediShield	\$18,850
• 35 days in B2 ward and 20 days in ICU*	\$18,750
• Surgical procedure	\$100
*Claim limits per day	
• For normal ward: \$250	
• For ICU: \$500	
Less deductible	(\$1,500)
• \$1,500 per year for Class B2	
Less co-insurance	(\$1,985)
Amount claimed from MediShield	\$15,365
Amount paid from Medisave	\$4,412
Amount paid in cash	\$6,630
Percentage paid by patient in cash: 25%	

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— MR ABDUL HAMID MOHD

ment to Basic MediShield as their co-payment will be reduced further.

To help older Singaporeans pay for their medical bills and any increase in MediShield premiums, the Government will also top up the Medisave accounts of all those aged 51 and above by up to \$450 this year.

Madam Sumanah's case also highlights the need to take up a medical insurance plan as early as possible. "Luckily we had bought insurance for my mother-in-law 15 years ago," said Mr Hamid. "It is good to be prepared. With MediShield, I feel there is no need to worry if any of us in the family have huge bills in future."

It has been three months since Madam Sumanah was discharged. Mr Hamid says she is as good as new, and apart from regular medication, requires only dietary supervision.

Her story has an important message for all. It pays to protect oneself and loved ones with medical insurance schemes that suit our different needs and budgets. If you wish to stay in higher class wards or private hospitals, you may want to choose Medisave-approved private integrated plans that offer higher coverage over and above Basic MediShield.

