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MINISTRY OF HEALTH
SINGAPORE

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YOUR SAFETY
NET FOR
HEALTH

- MEDISAVE
- MEDISHIELD
- MEDIFUND



MediShield

Insurance coverage
to help relieve the burden
of large hospital bills

MDM SUMANAH'S HOSPITAL BILL

Medical condition:
Severe pneumonia
Total hospital bill: **\$57,525**
Length of stay: **55 days**
(including 20 days in ICU)
Ward class: **B2**

Total hospital bill	\$57,525
Government subsidy	- \$31,118
Total bill after subsidy	\$26,407

MEDISHIELD

35 days in B2 ward and 20 days in ICU <small>(Claim limits: \$250 per day for normal ward and \$500 per day for ICU)</small>	\$18,750
Surgical procedure	+ \$100
Portion of bill claimable from MediShield	\$18,850
Less deductible: \$1,500 per year for Class B2 ward	- \$1,500
Less co-insurance	- \$1,985
Amount claimed from MediShield	\$15,365

MEDISAVE

Amount paid from Medisave	\$4,412
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PATIENT PAID	\$6,630
% of total bill paid by patient in cash	25%

WHEN Mr Abdul Hamid Mohd topped up his mother-in-law's Medisave account 15 years ago, he also bought Basic MediShield coverage for her.

Such careful planning turned out to be an immense help for Mr Hamid, when his 67-year-old mother-in-law, Mdm Sumanah Kasbi, was admitted to Alexandra Hospital last year.

A diabetic who had no other serious health problems previously, Mdm Sumanah came down with breathing difficulties in September last year.

She was diagnosed with severe pneumonia, and was warded at a Class B2 ward for 55 days, of which 20 days were spent at the ICU.

"We were really taken aback by how her condition deteriorated so much in just a week," said Mr Hamid.

The hospital stay came up to \$57,525. Even after Government subsidy, Mdm Sumanah's bill was still a whopping \$26,407. However, with MediShield and Medisave, the bill was reduced to \$6,630. MediShield covered about 60 per cent of the bill.

"If I had to pay over \$26,000 in cash, it would be extremely difficult. But with Medisave and MediShield, it was more manageable. I felt very relieved that I only had to pay over \$6,000 in cash for my mother-in-law's hospital bill," said Mr Hamid.

A low cost medical insurance scheme, Basic MediShield provides patients and their families 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.



BENEFITING FROM MEDISHIELD: Mr Abdul Hamid Mohd (right) and his mother-in-law Mdm Sumanah Kasbi.

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. Premium adjustments will be kept affordable.

Families like Madam Sumanah's would certainly welcome the further enhancement 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 those aged 51 and above by up to \$450 this year.

Madam Sumanah's case also highlighted the need for one to take up a medical insurance plan as early as possible.

"Luckily, we had bought insurance for my mother-in-law then," 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 hospital bills in future."

"Now, I tell my friends who have older relatives to top up their Medisave and buy MediShield for them. This way, we won't need to worry if our relatives fall ill and need to be hospitalised."

Mdm Sumanah is now recovering well at home, and apart from regular medication, requires only dietary supervision.

Her story has an important message for all: It pays to protect oneself and our 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.

In choosing a plan, bear in mind that a patient can only claim up to the limit provided by the insurance plan, minus the deductible and co-insurance.

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— Mr Abdul Hamid Mohd, whose mother-in-law, Mdm Sumanah Kasbi, was warded for 55 days for severe pneumonia