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My hospital bill cost me only
\$13.30

MDM SHANMUGA THAYEE'S HOSPITAL BILL

Medical condition: **Coronary atherosclerosis (blocked arteries)**
 Total hospital bill: **\$41,868.20**
 Length of stay: **28 days** (including 6 days in ICU)
 Ward class: **C**

Total hospital bill	\$41,868.20
Government subsidy	- \$35,081.31
Total bill after subsidy	\$6,786.89
MediShield paid	- \$6,024.78
Medisave claimable for length of stay	- \$748.81
Patient pays	\$13.30
% of total bill paid by patient in cash	0.2%

FOR the last 30 years, Mdm Shanmuga Thayee (below) has not been in good health. With seven pre-existing conditions, including diabetes and hypertension, her Medisave fund has been depleted.

So, when the 62-year-old was diagnosed with a heart problem in November 2006, she refused to undergo surgery for her condition.

Already concerned about medical costs, she was worried that the heart bypass surgery would be a financial burden to her family.

Said her 42-year-old daughter-in-law, Tamil Maney: "She said that she did not want any further treatment since she already had a lot of other health problems."

Mdm Maney, who is a health attendant, has been the sole breadwinner of the family until recently, when her 44-year-old husband started helping out at a shop, despite suffering from cancer. Still, their household income is less than \$1,000.

"I only have \$3,000 to \$4,000 left in my Medisave account because I, too, have had an operation before," said the mother of a 12-year-old girl.

Fortunately, the attending doctor at National University Hospital referred the family to medical social workers, who persuaded Mdm Shanmuga to go for surgery.

It was a good thing she did.

Even though the total bill for the surgery and 28-day hospital stay came up to \$41,868.20, the family paid \$13.30 after Government subsidies, Medisave claim and insurance payout from

MediShield.

There was also no MediShield deductible as it was already paid for in Mdm Shanmuga's previous hospitalisation in the same year. MediShield deductible of \$1,000 for Class C ward bills is paid only once in a policy year.



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"We were really surprised as we had expected to pay a few thousand dollars," said Mdm Maney. "I feel very lucky to be a Singaporean."

The generous subsidy was possible because Mdm Shanmuga had stayed in a Class C ward, which is 80 per cent subsidised.

"The ward was clean and the doctors were professional. My mother-in-law actually preferred a Class C ward because there were other

patients to keep her company!"

With heavy subsidies, the majority of Class C bills are very affordable, with the median bill size at \$580. Only a minority of bills, like Mdm Shanmuga's, are high.

Even then, with Medisave and MediShield, most patients only need to pay a minimal amount out-of-pocket.

To ensure that bills are affordable, \$1.5 billion was given out in direct patient subsidies in 2006, and this is expected to exceed \$2 billion per year by 2012.

And to help patients like Mdm Shanmuga, the Ministry of Health is proposing means testing as a way to focus subsidies on the lower-income group. The Government will continue to improve and upgrade the subsidised wards.

The majority of Class B2 and C patients will continue to enjoy the current subsidy rates. Means testing will only impact the minority of the upper middle-income and higher-income groups, who choose Class B2 or C wards, even though they can afford the higher class wards.

As all of us have a part to play in keeping healthcare affordable, it is important that we contribute to Medisave and MediShield. Mdm Maney's experience has made her a believer in the system.

"Sickness can happen anytime, even to young people. So, it's important to have Medisave and MediShield," she said. "I'm glad that we had bought MediShield for my mother-in-law seven years ago."

We were really surprised as we expected to pay a few thousand dollars. I feel very lucky to be a Singaporean.

— Mdm Tamil Maney, whose mother-in-law, Mdm Shanmuga Thayee underwent a heart bypass surgery