

Healthcare in Your Golden Years

Programmes and Services
to Help You



AGE WITH GRACE

Your golden years can be the best time of your life, especially when you are still fit and healthy. With Singaporeans now living longer – 78 years for men and 83 years for women on average – taking good care of yourself will help you do the things you enjoy with your family and friends during your advanced years.

A good way to start is to have a doctor (general practitioner or family physician) whom you are comfortable with, and let him be your family doctor through the years. This way, he knows your family background and medical history, and will be able to provide comprehensive and holistic care for you and your family.

Health Screening

As we age, we may suffer from one or more chronic diseases and other medical conditions. Regular health screenings can help detect any such condition early.

Health screening is available at any of the private general practitioner (GP) clinics, polyclinics or hospitals.

Integrated Screening Programme

The Integrated Screening Programme is a national screening programme for Singaporeans aged 40 years and above. You can visit any of the Chronic Disease Management Programme (CDMP) clinics for this screening.

Under this programme, you will be checked for diabetes, high blood pressure and cholesterol disorders. It is important to get checked for these conditions early, as they can result in serious complications such as heart disease, kidney failure, peripheral artery disease, stroke and blindness, if they are not well-managed.

For women, you can get a Pap smear to screen for cervical cancer. You are also encouraged to go for regular mammograms to check for breast cancer.

For lower-income Singaporeans living in three-room HDB flats and below, these laboratory tests are free and you only need to pay for the doctor's consultation fee.

To find out more, you can call the Health Promotion Board's Healthline at 1800-223-1313. You can also email HPB at IntegratedScreening@hpb.gov.sg.

Primary Care Partnership Scheme (PCPS)

The Primary Care Partnership Scheme (PCPS) provides subsidised care at private GP clinics for needy elderly patients. Instead of having to travel to a polyclinic, you can enjoy the convenience of receiving subsidised care at participating neighbourhood GP clinics.



To qualify for this scheme, you must be:

- A Singapore citizen with a per capita household income of \$800 per month and below, and 65 years old or above; **or**
- A Singapore citizen with a per capita household income of \$800 per month and below, and disabled, (i.e. you are unable to perform any one of the six activities of daily living – washing/bathing; feeding; toileting; transferring; dressing and mobility) and regardless of age; **or**
- On the Public Assistance (PA) or Special Grant Scheme (SGS).

The following services are covered under PCPS:

(a) Common Acute Conditions

- | | |
|-------------|------------------------|
| • Cough | • Cold and Flu |
| • Diarrhoea | • Headache |
| • Sore Eyes | • Abdominal Pain/Piles |

- Urinary Tract Infection
 - Menstrual Problems
 - (b) Basic Dental Services Including:
 - Scaling
 - Polishing
 - Filling
 - (c) Chronic Disease
 - Diabetes
 - High Blood Pressure and Lipid Disorders e.g. high cholesterol
- Simple Skin Problems
 - Muscle, Bone and Joint Pains
 - Extraction
 - Treatment with Fluoride

You can get an application form from any Community Centre/Club (CC) or Community Development Council (CDC) under the People's Association (PA). You can call PA at 6344-8222 to find out the location of the CC or CDC nearest your place.

If your application is successful, you will receive a Community Medical Benefits Card. Participating GP clinics can be identified by the CMDP/PCPS decal displayed at the front of the clinics.

Chronic Disease Management Programme (CDMP)

With proper medical care, you can keep chronic diseases under control and avoid unnecessary and costly hospitalisations.

Under the Chronic Disease Management Programme (CDMP), you can use Medisave to help pay for part of the treatment and medication of one or more of the following chronic diseases:

- Diabetes
- High Blood Pressure
- High Cholesterol
- Stroke
- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)

You can use your own Medisave account, or that of your immediate family members, up to \$300 from each Medisave account each calendar year.



CDMP LABEL AT PARTICIPATING CLINIC

For each bill, you will need to pay the first \$30 (known as the deductible) and 15 per cent of the remaining sum of the bill. Medisave can then be used to pay for the remaining amount. (For example: If the bill is \$100, you would need to pay \$30 plus \$10.50 (which is 15 per cent of \$70) and use Medisave to settle the balance of \$59.50.

Medisave can be used at all clinics which are registered under CDMP. These clinics can be identified by a CDMP label at the front of the clinic. To find out which clinics are registered under CDMP, you can go to <http://www.hpb.gov.sg/chronicdisease/>.

Hospitalisation for Acute Care

If you fall sick and need to be hospitalised, you can use Medisave and MediShield to help pay for your hospital bill. Charges at the restructured hospitals are more affordable compared to the private hospitals. Within the restructured hospitals, Class C and B2 wards are subsidised. Choose a class of ward you can afford, and ask to see a Medical Social Worker (MSW) if you need financial assistance.

Continuing Care After Hospitalisation

Make arrangements to be discharged as soon as you are medically fit. This will help you to save on additional hospitalisation costs.

Determining your continuing care needs

There is a wide range of intermediate and long-term care (ILTC) services available for patients requiring follow-up care after hospitalisation. As part of the hospital discharge planning process, the hospital staff will assist you in determining the types of continuing care needs you may require, if any.

Facilities / Services	Approximate Charges		Descriptions
Community Hospitals	Per day charges	1-bedder: \$250 - \$380 2-bedder: \$220 - \$260 4-bedder: \$190 - \$290 6-bedder: \$90 - \$150 8-bedder: \$50 - \$90	These institutions cater to those who require longer inpatient stay for rehabilitative and sub-acute care after treatment in the acute hospitals.
Chronic Sick Hospitals	Per day charges	1-bedder: \$240 2-bedder: \$220 4-bedder: \$120 - \$180	These institutions generally provide care for older persons with complex long-term medical and nursing care needs.
Inpatient Hospices	Per day	\$85 - \$210	These institutions provide terminally-ill patients with palliative care, including pain and symptom relief and emotional and spiritual support.
Nursing Homes	Per month	\$1,000 - \$4,500	These institutions provide long-term nursing and personal care for older persons who do not have families or caregivers to look after them at home, or the caregiver is unable to provide the level of care required.
	Charges vary between different service providers according to the bed types and services provided. Additional charges such as administrative charges and specific treatment fees may also apply.		
Day Rehabilitation Centres	Per session	\$15 - \$40	These centres provide rehabilitation services such as physiotherapy and occupational therapy to older persons who may suffer from conditions such as stroke, fractures and other conditions that impair functional and mental abilities.
Dementia Day Care Centres	Per day	\$30 - \$36	These centres provide specialised, supervised care and planned social and physical activities for people with dementia (mild to moderate).
Hospice Day Care Centres	Per day	\$15	These centres provide rehabilitation, social and recreational activities for patients in the early stages of terminal illness.
Home Medical Services	Per visit	\$100 - \$200	This service caters to homebound older persons who need medical care for chronic or acute medical conditions.
Home Nursing Services	Per visit	\$50 - \$70	This service caters to homebound older persons who need nursing care such as wound dressing, injections and stoma care.

Notes:

These are only indicative range of charges that are set by the service providers, and subjected to change. Actual charges by the service providers may fall outside of the range.

For further information on the charges that would apply, please contact the relevant ILTC service provider directly.

Agency for Integrated Care (AIC)

You can obtain a list of ILTC service providers from the Agency for Integrated Care (AIC), a one-stop centre that can help you arrange for appropriate continuing care after discharge from hospital. For processing, you will require a copy of your medical report. AIC can be contacted at 6478-2422 or you can visit their website at <http://www.aic.sg>.

Medisave Use

Medisave can be used for inpatient charges in Medisave-approved community hospitals, chronic sick hospitals and hospices:

Medisave-approved Institutions	Medisave Withdrawal Limits
Community hospitals	\$150 per day for daily hospitalisation charges, including a maximum of \$30 for doctor's daily attendance fees, and subject to a maximum of \$3,500 a year
Chronic sick hospitals	\$50 per day for daily hospitalisation charges, including a maximum of \$30 for doctor's daily attendance fees, and subject to a maximum of \$3,000 a year
Hospices	\$160 per day for daily hospitalisation, including a maximum of \$30 for doctor's daily attendance fees

Government Subsidy for Intermediate and Long-Term Care

The level of Government subsidy for ILTC ranges from 25% to 75%. The amount of subsidy which you will receive is determined by means-testing, which takes into account the total income of your family, the number of people in the family, and whether you own any major assets like a private property.

The three levels of subsidy under the MOH subsidy framework are:

Monthly Per Capita Income	Level of Subsidy
\$0 to \$330	75%
\$331 to \$800	50%
\$801 to \$1300	25%
More than \$1300	0%

To apply for the Government subsidies for ILTC, you may either contact AIC or approach the hospital before your discharge. If you do not need subsidies, you can approach the ILTC service providers directly.

Choosing a continuing care facility or service

You can seek a doctor or MSW's advice to help you consider the type of care you need.

Here are some factors to consider in that decision process:

- (a) Type of care needs
Do you have any special care needs?
- (b) Location
Where do you and your family stay? For convenience, you may prefer a place nearer your home.
- (c) Payment and Charges
How much can you and your family afford? Compare the charges of the different services and select one that matches your budget.

Checking the institutions/service providers

You or your family members may wish to visit a few ILTC institutions or call the service providers to find out what they have to offer before deciding on the institution that best suits your needs. Here are some things you may want to look out for:

- (a) Facilities
Environment, cleanliness, room types, occupancy level;
- (b) Service
Staff responsiveness, the languages spoken by the staff, the types of activities provided for the patients; and
- (c) Food served
Choices of food, snacks and drinks available

More information on "**Intermediate and Long-term Care in Singapore**" is available in MOH Information Papers at the Publications section of MOH website, <http://www.moh.gov.sg>.

ElderShield

Singapore Citizens and Permanent Residents who are CPF members are automatically covered under ElderShield when they reach 40 years.

ElderShield is an insurance scheme that helps you pay for some of your living expenses if you become severely disabled. You will receive a monthly cash payout if you cannot do at least three out of the six activities of daily living (ADL) – washing, dressing, feeding, toileting, mobility and transferring.

If you become severely disabled, ElderShield will provide you with \$300 every month, for a maximum of 60 months under ElderShield300 and \$400 for a maximum of 72 months under ElderShield400. These payouts can be used to pay for the expenses needed for your care should you become severely disabled, e.g. by employing a maid. You also do not need to pay for the subsequent premiums.

If you wish to enjoy enhanced benefits, you can purchase ElderShield Supplements on top of your ElderShield plan directly from the three ElderShield insurers. They are:

- (1) Aviva: 6827-7788
- (2) Great Eastern: 1800- 248-2888
- (3) NTUC Income: 6332-1133

If you are below the age of 65 years and are not covered by ElderShield, you can still apply for ElderShield coverage from any of the three insurers.

For claims, you need to undergo an assessment by an appointed doctor on the ElderShield assessor panel. For more information on claiming from ElderShield, please contact your ElderShield insurer.

Finally, we hope Singaporeans can help to play a part. First, stay active to delay or avoid the onset of long-term disability. Second, subscribe to ElderShield and its supplements to ensure that we are better able to pay for any long-term. Third, care for our elderly at home for as long as possible, so that they can be in the company of their families and friends.

FURTHER ENQUIRIES

For clarifications and further queries, please approach the Hospital Staff or Business Office for direct assistance.



MINISTRY OF HEALTH
SINGAPORE

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