



Making outpatient care more affordable

The Primary Care Partnership Scheme will benefit more people in early 2012 because the qualifying age will be lowered to 40 years and the income ceiling will go up to \$1,500 per capita monthly household income

BY KIMBERLEY KOH

MADAM Lee Sow May and Hajjah Habibah Haji Hashim each has the Community Medical Benefits card given out under the Primary Care Partnership Scheme (PCPS).

Both women suffer from chronic diseases that require them to be on daily medications and go for regular medical check-ups.

Under the current PCPS, people aged 65 and above with a per capita monthly household income of less than \$800 are provided subsidies for part of their medical fees when they consult a private general practitioner (GP) participating in the scheme.

Starting from early 2012, Singaporeans with chronic health conditions need not wait until their 65th birthday to benefit from PCPS because the age requirement will be lowered to 40 years.

The income ceiling to qualify for the scheme will also be raised from \$800 to \$1,500 per capita monthly household income to benefit more middle-income Singaporeans.

The amount of subsidies varies according to their income level.

Boon for patients

Family doctors in private clinics welcome the move.

Dr Jean Tan Su Ming of Changi Clinic near Eunos has about 60 patients enrolled in PCPS. She will encourage those who qualify under the new criteria to sign up.

Dr Tan says: "There are people in their 40s afflicted by the same chronic conditions that those above 65 are. A lot of them do come from difficult financial backgrounds too, and I think the scheme would be a boon."

Easing the financial burden of patients like Madam Lee helps them to achieve better control of their conditions, notes Dr Pauline Neow of Mei Ling Clinic in Queenstown.

"After she started using the PCPS card, she is more receptive to the need for small increases in medication dosages to achieve better control for her diabetes," says Dr Neow.

She has shortlisted at least four patients in her records who'll qualify for the enhanced scheme next year.

One Family Physician for every Singaporean

Currently, Singaporeans enrolled in PCPS can seek treatment at 405 GP clinics and 170 dental clinics, and the Ministry of Health is aiming to get more private clinics to sign up.

Having more private clinics on the scheme means patients can enjoy subsidised chronic care from their family doctors, whom they usually visit for acute conditions such as coughs and colds.

This is in line with the Ministry's vision of providing "One Family Physician for every Singaporean".

The amount given to them may not be enough to cover the yearly costs but every little bit helps. In addition to the amount that they can draw from their Medisave accounts, it can sometimes help cover their cost for the whole year.

— DR PAULINE NEOW,
MEI LING CLINIC



Haji Tohid and Hajjah Habibah enjoying a light moment with their granddaughter Diana Afiqah, 5, at a playground near their home.

PHOTOS: RAY KHOO

Bigger subsidy for elderly couple

For nine years, Hajjah Habibah Haji Hashim looked on enviously whenever her husband, Haji Tohid Ab. Hamid used his Community Medical Benefits card issued under the Primary Care Partnership Scheme (PCPS).

"Last year, I got my own card," says Hajjah Habibah, 66, and a grandmother of five.

She and her husband suffer from multiple chronic conditions. They need to be on medication and are checked regularly by their doctor.

Haji Tohid, 74, pays about half of his monthly outpatient medical bill of \$65 in cash. The rest is subsidised under PCPS.

His wife now claims \$20 in subsidy for her monthly outpatient medical bill of \$60.

Says Haji Tohid: "Both of us can get the subsidies now. It's good."

Haji Tohid, a retired taxi driver who depends on his three daughters for allowances, has been under the care of Changi Clinic for the past two decades.

"My family doctor was Dr Tan and his clinic used to be at

Geylang Serai. When he retired, his daughter Dr Tan Su Ming took over and the clinic moved to Eunos."

Every month, the couple takes a 10-minute bus ride to the clinic for their medical checks.

Haji Tohid says they prefer going to their family doctor than the polyclinic near their home. "Our records are there. When we forget that our monthly appointments are due, the clinic staff will also call and remind us."

The couple is happy they can enjoy higher outpatient medical subsidies for their chronic disease treatment next year.

Presently, elderly Singaporeans with chronic conditions from low-income households qualify for financial subsidies — up to \$240 or \$360 a year depending on the severity of their conditions — to help pay for their medical bills when they see a GP. Depending on income levels, the subsidies will be raised up to \$320 and \$480 respectively when PCPS is expanded next year.

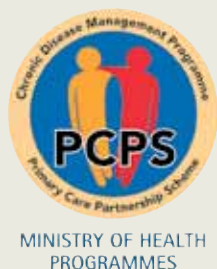
"We can claim more and pay less in cash," says Haji Tohid with a smile.

THE PRIMARY CARE PARTNERSHIP SCHEME

Introduced in 2000, the Primary Care Partnership Scheme (PCPS) provides needy elderly and disabled Singaporeans with easy access to subsidised primary health care at private family clinics and dental clinics near their homes. The medical conditions covered under PCPS include:

- Common coughs and colds;
- Dental treatments, such as polishing, dentures and extraction;
- Chronic diseases under the Chronic Disease Management Programme (CDMP):
 - Diabetes
 - Hypertension
 - Lipid disorders
 - Stroke
 - Asthma
 - Chronic obstructive pulmonary disease
 - Schizophrenia
 - Major depression
 - Dementia*
 - Bipolar disorder*

* From November 1, 2011



APPLICATION CRITERIA

Current PCPS	Enhanced PCPS (from early 2012)
Age 65 and above or disabled	Age 40 and above or disabled
Per capita monthly household [†] income of \$800 and less	Per capita monthly household [†] income of \$1,500 and less

[†] Per capita monthly household income = total household income ÷ number of household members

Applications for current PCPS

If you are eligible under the current scheme, you can obtain an application form from your nearest Community Development Council or community centre. Existing PCPS members can continue to benefit from the scheme until their card expires.

Applications for enhanced PCPS

Applications for the expanded scheme will be made available progressively from early 2012 onwards.

For more information on PCPS, log on to www.moh.gov.sg

Widow gets financial relief

Queenstown resident Lee Sow May has diabetes and high cholesterol. Every month for the past few years, she has been going for regular checks by Dr Pauline Neow at the Mei Ling Clinic just across the road from her home.

All her medical records are there and it is a short wait to see the doctor.

"I know I need to look after myself so that there are no complications," says Madam Lee, 65.

Each visit costs her about \$60 for consultation and a month's supply of medications for the two conditions. Blood and urine tests cost an additional \$20.

Her monthly medical bills eat into her takings as a part-time food stall assistant. She is paid \$40 for six hours of work. Supplementing her income is some financial support from her two grown-up sons.

Madam Lee's husband passed away six years ago.

Based on her income level, Madam Lee qualified for PCPS early this year and since then, she has had fewer worries about her outpatient medical bills.



Next year, my friends in their 50s with chronic illnesses can also apply to join PCPS and like me, enjoy the subsidies.

— MADAM LEE

In April, Madam Lee also saw a dentist for a new set of dentures. About a third of her \$300 bill was subsidised by PCPS.

With a referral from Dr Neow, she also consulted an eye specialist at a subsidised rate.

Madam Lee says: "Every bit helps."