Claiming from MediShield

START HERE

Are you in a subsidised B2 or C Class ward?

YES

Have your bill(s) this year exceeded the deductible?

NO → Use Medisave or Cash to pay

DEDUCTIBLE
Class C: $1,500
Class B2: $2,000
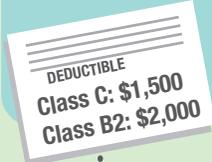
YES

MediShield will help with the bill

after you have paid the deductible and co-insurance.

BILL $ MEDISHIELD PAYS

Do you have enough Medisave or Cash to pay the remaining bill?

YES → Use Medisave or Cash to pay

NO

Medifund may be able to help if you have difficulties paying

How do I pay?

You can use your Medisave to pay for MediShield premiums for yourself and your immediate family members.

To find out if you have MediShield, please check your yearly CPF Statement of Account or login to "My CPF Online Services" on the CPF website.

How is MediShield different from Integrated Shield Plans?

If you wish to stay in Class A or B1 wards or private hospitals, you can choose to be insured under private Integrated Shield Plans (IPs). IPs comprise of MediShield and the additional coverage for higher benefits. They cost more.

Please consider carefully which plan is more suitable for you, and ask about the premiums payable over the long-term.

For more information, please contact CPF Board at member@cpf.gov.sg (or at 1800-227-1188) or visit their website at www.cpf.gov.sg as CPF Board administers MediShield on behalf of MOH.

MINISTRY OF HEALTH
SINGAPORE

College of Medicine Building
16 College Road, Singapore 169854

www.moh.gov.sg

All you need to know about

MEDISHIELD

Your basic healthcare insurance plan

MINISTRY OF HEALTH
SINGAPORE

What is MediShield?

Some medical bills may be large. How can we prepare for them without having to save large sums of money?

WE FACE A
1 IN 10
CHANCE OF
— GETTING HOSPITALISED EACH YEAR —

The 3Ms: Medisave, MediShield & Medifund

Helps all of us pay our hospital bills after government subsidies.

Medisave
A compulsory medical savings plan to help pay for your hospital bills and selected outpatient treatments.

MediShield
A basic health insurance plan which helps with LARGER hospital bills and selected outpatient treatments.
Premiums are payable by Medisave.

For a small premium, we are protected against large bills

Medifund
A safety net to help Singaporeans who still face difficulties with their medical bills. Apply through hospitals and clinics.

Why MediShield?

● **Pays for larger hospital bills** in subsidised Class B2/C wards and selected specialist outpatient treatments in public hospitals.

● **Pay a small premium using Medisave each year** for protection and a peace of mind.

● **You can pay for your immediate family's MediShield premiums** using your own Medisave.

MediShield Coverage Explained

Portion of bill above claim limits*

Co-insurance*

MediShield Payout

Maximum Claimable Limit

Deductible*
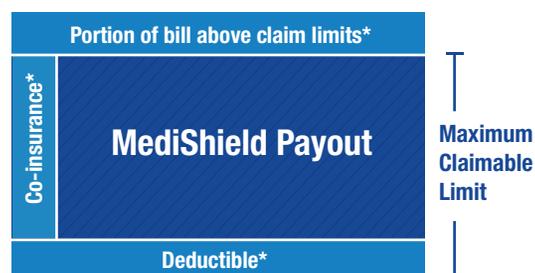
Maximum claimable limit
The portion of the bill eligible for MediShield reimbursement. This amount depends on the type of ward, number of days of stay, and type of treatment. It may cover the whole bill, or part of it.
E.g. You can claim $450/day (normal ward) or $900/day (ICU).

Deductible*
A fixed amount payable each policy year before you get your MediShield payout. The deductible is $1,500 for C Class and $2,000 for B2 Class wards.

Co-insurance*
A percentage of the claim amount that you will have to pay, on top of the deductible. The higher the bill, the lower the co-insurance. It ranges from 10% to 20% as the bill size increases.

MEDISHIELD PAYOUT **MediShield pays what is left of the claimable amount after deductible and co-insurance.**

*Payable using Medisave and/or cash

What is covered?

| Inpatient/ Day Surgery	Outpatient Treatment
● Ward and treatment charges for B2 and C Class wards, ICU and community hospitals* ● Surgery ● Implants	● Chemotherapy and Radiotherapy for cancer ● Kidney dialysis ● Immunosuppressants for Organ Transplant

* Claimable only if referred from acute hospitals. For the full list of conditions covered, please visit MOH's website (www.moh.gov.sg).

A Quick Calculation...

After an accident, Mr Tong[#] was hospitalised for 4 days in ICU and 10 days in a B2 class ward. He suffered from internal bleeding in the brain. After government subsidies, MediShield helped him cover half of the remaining bill. He paid the remainder using his Medisave.

Bill Breakdown

Total bill before Government subsidy	$30,200
Government subsidies	$20,100
Bill after Government subsidy	$10,100

Maximum claimable limit $8,100
(4 days x $900 + 10 days x $450)

Portion above claim amount $2,000

Co-insurance $810

Deductible (for B2 ward) $2,000

Medisave/Cash Payable **$4,810** (48% of remaining bill)

MEDISHIELD PAYOUT

MediShield Pays **$5,290** (52% of remaining bill)
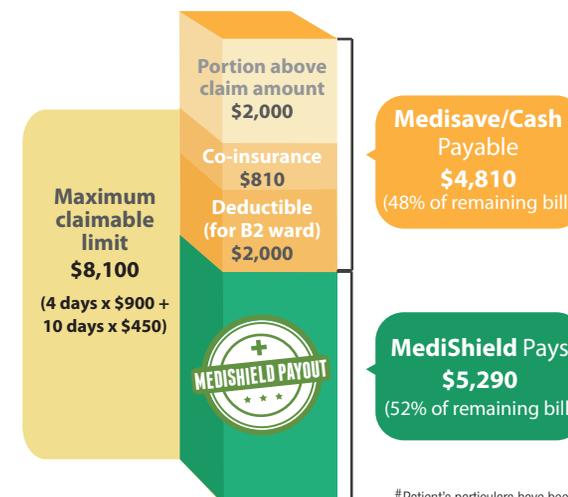
[#]Patient's particulars have been changed