



# Making outpatient care more affordable

From Jan 15, more Singaporeans will benefit from the enhanced Primary Care Partnership Scheme (PCPS), announced by the Ministry of Health in August last year to lower the qualifying age from 65 to 40 years old, and raise the income ceiling 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 current 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. The amount of subsidies varies according to their income level.

However, starting Jan 15, 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.

With the enhancements to PCPS, the Community Medical Benefits card will also be renamed the Health Assist Card. Existing Community Medical Benefits card holders can continue to use their cards till expiry.

## 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 under 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 as those above 65. A lot of them also face financial constraints, and the scheme would be a boon for them."

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

"After Madam Lee 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, who has shortlisted at least four patients in her records who will qualify for the enhanced scheme this 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 common 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, five, 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 uses his Community Medical Benefits card issued under the current Primary Care Partnership Scheme (PCPS).

"I got my own card in 2010," 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 appointment is 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 after the enhancements kick in on Jan 15.

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 to up to \$320 and \$480 respectively when the PCPS is expanded.

"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 illnesses like coughs, colds, aches and pain;
- Dental treatments, such as polishing, dentures and extraction;
- Current chronic diseases under the Chronic Disease Management Programme (CDMP) include:
  - Diabetes
  - Hypertension
  - Lipid disorders
  - Stroke
  - Asthma
  - Chronic obstructive pulmonary disease
  - Schizophrenia
  - Major depression
  - Dementia
  - Bipolar disorder

APPLICATION CRITERIA	
Current PCPS	Enhanced PCPS (from Jan 15)
Aged 65 and above or disabled	Aged 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 divided by number of household members. For instance, a family of four with household income of \$4,500 will result in a per capita household income of \$1,125.

### Application for enhanced PCPS

You can pick up a PCPS form at any Government Hospitals, Polyclinics, Community Centres and Clubs (CC) or Community Development Councils (CDC). You can also download the PCPS application form at [www.pcps.sg](http://www.pcps.sg). If more than one family member from the same household is applying for PCPS, you only need to send in one application form to P.O. Box 680 Bukit Merah Central Post Office, Singapore 911536, with clear photocopies of all the applicants' NRICs (front and back).

For more information on PCPS, call 1800-275-7277 or log on to [www.pcps.sg](http://www.pcps.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.

But since being on the scheme last year, she has had fewer worries about her outpatient medical bills. For example, in April last year, Madam Lee saw a dentist for a new set of dentures.



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

— MADAM LEE SOW MAY

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."