



## Mr Joseph Phua's Hospital Bill

- Medical Condition : Brain Tumour
- Total Charges : \$78,590
- Patient bill (after Govt Subsidy for Class B2 ward) : \$22,331
- Length of stay : 116 days (including 11 days in ICU)

MediShield	Prior MediShield Reform	Reformed MediShield
• Total claim amount	\$20,343	\$22,331
- 105 days (normal ward)	\$15,750	\$16,538
- 11 days ICU	\$3,300	\$4,500
- Surgical procedure	\$1,293	\$1,293
• Less deductible	(\$1,000)	(\$1,500)
• Less co-insurance	(\$3,869)	(\$2,333)
• MediShield pays	\$15,474	\$18,498
• Patient pays	\$6,857	\$3,833
• Effective co-payment by patient (%)	31% (\$6,857 out of a \$22,331 bill)	18% (\$3,833 out of a \$22,331 bill)

## a 3Ms Feature

Medisave • MediShield • Medifund

# I don't know how I would have coped without MediShield

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It's never too early to buy medical insurance, as 46-year-old Mr Joseph Phua would tell you. Diagnosed with a brain tumour 10 years ago, Mr Phua's journey would have been even more of an ordeal had MediShield not given him a helping hand.

While Mr Phua's first hospitalisation fees and surgery were covered by his employer's medical insurance scheme back in 1996, he found himself undergoing a second procedure in December 2004.

His tumour had resurfaced. The surgery to remove it was followed by a stroke and Mr Phua had to settle the medical bills himself.

He lost his previous job after his first brain surgery. Though he found another job, his company's medical benefits did not cover pre-existing conditions.

"I suffered a stroke that affected the right side of my body and my throat muscles were badly weakened," Mr Phua told Today via email.

He spent a total of 116 days in a B2 class ward between December 2004 and April 2005, including 11 days in the Intensive Care Unit. His total bill hit \$78,590. Even after government subsidies, he faced a bill of \$22,331.

"I only had about \$3,500 in my Medisave, so paying even this smaller bill would have been a problem," he said.

Fortunately, MediShield paid up to \$20,343. After his share of co-payment, Mr Phua had to foot only about \$6,857, or 31 per cent of his subsidized bill. Some of this came out of his Medisave and he was able to pay the balance in cash.

"I don't know how I would have coped if I didn't have MediShield in the first place," said Mr Phua.

"I can't imagine having to foot more than \$15,000 on my own so it is a good product."

A low cost medical insurance scheme, MediShield aims to provide Singaporeans with sufficient protection against large hospital bills. It operates on an opt-out basis for every Singaporean with a CPF account.

Primarily designed to cover large bills incurred in Class B2 and C wards, MediShield has features of

co-payment such as deductibles and co-insurance to ensure responsible usage.

A deductible is the amount that the patient has to pay before insurance kicks in. Co-insurance is the amount of the patient's share of the bill above the deductible. In the case of MediShield, the patient has to co-pay between 10 and 20 per cent of the amount above the deductible. The larger the bill, the lower the co-insurance the patient has to pay.

In July last year, MediShield was reformed to provide Singaporeans with better coverage from large hospital bills. It is estimated that after the reform, the average amount that the patient has to pay for large hospital bill is halved from 60 to 30 per cent. MediShield is also extended to cover up to 85 years old of age, from 80 years previously.

So, if he had come under the reformed MediShield scheme, Mr Phua would have had to pay only \$3,833 (about 18 per cent of his bill).

Besides MediShield, there are other approved medical insurance plans offered by private insurers. MediShield can be used to pay the premiums of these integrated plans and policy holders stand to benefit from all the benefits of MediShield as well.

**It's reassuring to know that there is insurance to help me in the event I am hospitalised with big bills,"**  
- Mr Phua.

These private plans provide additional benefits and coverage, particularly for those who opt for Class A, B1 wards or the private hospitals, but they come with higher premium.

Mr. Phua's case also highlighted the need for one to take up an insurance plan as early as possible to be assured of adequate medical coverage.

In choosing which plan to buy, you should consider the affordability of premiums over a long period, preferred choice of hospital wards and the type of coverage desired.

With MediShield taking care of his hospital bills, Mr Phua enjoyed peace of mind during his recovery.

He is now moving around more confidently in his wheelchair and can even shower and dress himself.

For more information, please visit [www.moh.gov.sg](http://www.moh.gov.sg)



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