

Wider coverage

Who is covered All Singaporeans and permanent residents, from birth to death

MediShield Life v MediShield

	MediShield Life	MediShield
Age	No age limit	Only up to age 92
Limit	No lifetime claim limit	Total claims capped at \$300,000
Coverage	Even covers those with pre-existing conditions such as heart disease and cancer. About 25,000 people with serious pre-existing conditions will have to pay extra premiums	Excludes some people with certain pre-existing conditions
Claims	Higher claim ceiling for hospitalisation and outpatient treatment	Lower claim limits
Application	Compulsory	Can opt out

Premiums for MediShield Life are higher, but there are subsidies



- All citizens will get help for the first four years to cover premium increase
- Two in three citizens, whose per capita household income is \$2,600 and less, and who live in homes with an annual value of \$21,000 or less, will get permanent subsidies. PRs get half this subsidy
- Pioneer Generation citizens will get subsidies of between 40 per cent and 60 per cent