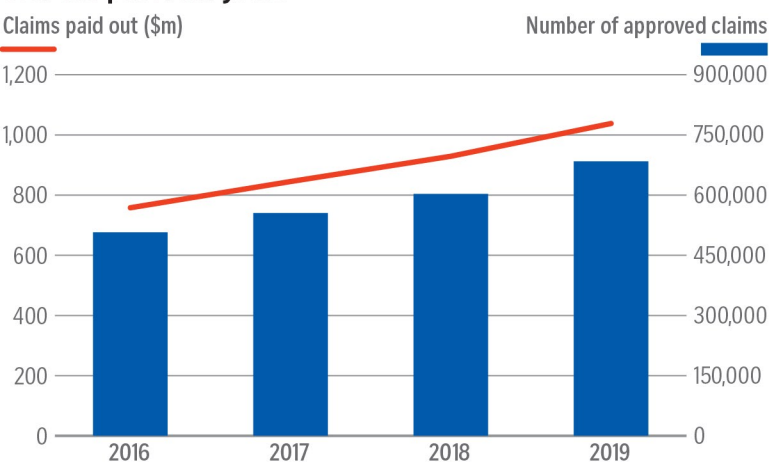


Pay more to get more

The MediShield Life Council has recommended changes to the premiums and benefits for MediShield Life, including higher yearly claim limits. Here is a summary of the proposed changes.

Higher premiums needed to support higher payouts

MediShield Life paid out \$3.5 billion for 2.3 million claims over the past four years



Changes to claim limits

	Current	Recommended
INPATIENT TREATMENTS		
Daily ward and treatment charges		
• Normal ward	\$700 per day	\$800 per day*
• ICU ward	\$1,200 per day	\$2,200 per day*
*An additional claim limit of \$200 per day applies for the first two days.		
• Psychiatric	\$100 per day, up to 35 days per policy year	\$160 per day, up to 60 days per policy year
Stereotactic radiosurgery	\$4,800 per treatment course	\$10,000 per treatment course
Community hospital		
• Rehabilitative care [^]	\$350 per day	\$350 per day
• Sub-acute care [^]	\$350 per day	\$430 per day
OUTPATIENT TREATMENTS		
Kidney dialysis	\$1,000 per month	\$1,100 per month
Immunosuppressants for organ transplant	\$200 per month	\$550 per month
RADIOTHERAPY FOR CANCER		
External radiotherapy (except hemi-body)	\$140 per treatment	\$300 per treatment
Hemi-body radiotherapy		\$900 per treatment
MAXIMUM CLAIM LIMITS		
Policy year claim limit	\$100,000	\$150,000

[^]Rehabilitative care refers to therapy to improve one's post-illness disability and functional impairment. Sub-acute care is for complicated medical conditions that require additional medical and nursing care at a lower intensity compared with that provided at acute hospitals.

Changes to deductibles

Ward/treatment	Current	Recommended
Day surgery		
• Age above 80	\$3,000	\$2,000

Changes to pro-ration factors

Ward/treatment	Current	Recommended
Private hospital (including day surgery)	35%	25%

Revised MediShield Life premiums*

Age at next birthday	Current premiums before subsidy (\$)	Revised premiums before subsidy (\$)	Increase (\$)
1 - 20	130	145	15 (▲ 11.5%)
21 - 30	195	250	55 (▲ 28.2%)
31 - 40	310	390	80 (▲ 25.8%)
41 - 50	435	525	90 (▲ 20.7%)
51 - 60	630	800	170 (▲ 27%)
61 - 65	755	1,020	265 (▲ 35.1%)
66 - 70	815	1,100	285 (▲ 35%)
71 - 73	885	1,195	310 (▲ 35%)
74 - 75	975	1,320	345 (▲ 35.4%)
76 - 78	1,130	1,530	400 (▲ 35.4%)
79 - 80	1,175	1,590	415 (▲ 35.3%)
81 - 83	1,250	1,675	425 (▲ 34%)
84 - 85	1,430	1,935	505 (▲ 35.3%)
86 - 90	1,500	2,025	525 (▲ 35%)
> 90	1,530	2,055	525 (▲ 34.3%)

*These revised premiums do not include the subsidies that will be given to lower-to middle-income groups, which permanent residents also receive but at half the amount that Singapore citizens get. They also do not include the one-off Covid-19 subsidy for two years and any additional subsidies for Pioneer and Merdeka Generation seniors, which are only for Singaporeans.

Some examples of how the recommended changes can improve coverage for patients

EXAMPLE 1

Name: Mr Tan
Age: 60
Hospitalised: 25 days
Bone infection

- A 60-year-old Singaporean was hospitalised in a community hospital due to a bone infection.
- The patient stayed in a subsidised ward and spent 25 days in sub-acute care.
- The patient was transferred to the community hospital for sub-acute care after completing treatment in an acute hospital when the intensity of care provided at acute hospitals was no longer required. Hence, the patient had already met the annual MediShield Life deductible from the acute hospital bill. The deductible needs to be met only once per policy year.

Bill breakdown	Hospital bill ¹	MediShield Life claim computation	
Total bill	\$17,300		
Total bill after government subsidy²	\$10,700		
Daily ward and treatment charges (25 days of sub-acute care in community hospital)	\$10,700	Current³ \$8,750	Recommended⁴ \$10,700
Total claimable amount	-	\$8,750	\$10,700
Less deductible⁵	-	\$0 (already met in prior hospitalisation)	
Less co-insurance⁶	-	(\$262.50)	(\$321)
MediShield Life pays	-	\$8,487.50	\$10,379
Total that can be withdrawn from Medisave	-	\$2,212.50	\$321
Total out of pocket (cash)	-	\$0	\$0

NOTES:

- ¹ As the patient is a Singapore citizen who stayed in a subsidised community hospital ward, the MediShield Life claim is computed based on 100 per cent of the bill.
- ² Subsidised community hospital ward patients can receive means-tested government subsidies of up to 75 per cent of total bill.
- ³ Lower of the claim limit for daily ward and treatment charges in a community hospital, (\$350 x 25 days) = \$8,750, or 100 per cent of charges incurred of \$10,700. Therefore, the claimable amount is \$8,750.
- ⁴ Under the preliminarily recommended claim limit for sub-acute care in a community hospital, the claimable amount is the lower of the claim limit (\$430 x 25 days) = \$10,750, or 100 per cent of charges incurred of \$10,700. Therefore, the claimable amount is \$10,700.
- ⁵ The patient had already met the deductible in a prior hospitalisation bill.
- ⁶ Co-insurance = 10 per cent of claimable amount for the first \$5,000, inclusive of deductible, followed by 5 per cent for the next \$5,000 and 3 per cent for claimable amount above \$10,000. The patient is already at the 3 per cent tier for co-insurance due to claims incurred in a prior hospitalisation bill.

EXAMPLE 2

Name: Mr Soh
Age: 37
Hospitalised: 2 days
Bacterial infection

- A 37-year-old Singaporean was hospitalised for two days in an acute hospital due to a bacterial infection, likely from eating raw/undercooked meat.
- The patient stayed in a C-class ward, and about 80 per cent of the bill was for diagnostic tests and investigations.
- The patient had already met the annual MediShield Life deductible from a prior hospitalisation. The deductible needs to be met only once per policy year.

Bill breakdown	Hospital bill ¹	MediShield Life claim computation	
Total bill	\$3,750		
Total bill after government subsidy²	\$1,800		
Daily ward and treatment charges (two days in normal ward)	\$1,800	Current³ \$1,400	Recommended⁴ \$1,800
Total claimable amount	-	\$1,400	\$1,800
Less deductible⁵	-	\$0 (already met in prior hospitalisation)	
Less co-insurance⁶	-	(\$140)	(\$180)
MediShield Life pays	-	\$1,260	\$1,620
Total that can be withdrawn from Medisave	-	\$540	\$180
Total out of pocket (cash)	-	\$0	\$0

NOTES:

- ¹ As the patient is a Singapore citizen who stayed in a C-class ward, the MediShield Life claim is computed based on 100 per cent of the bill.
- ² C-class-ward patients can receive means-tested government subsidies of up to 80 per cent of total bill.
- ³ Lower of the claim limit for daily ward and treatment charges in a normal ward, (\$700 x 2 days) = \$1,400, or 100 per cent of charges incurred of \$1,800. Therefore, the claimable amount is \$1,400.
- ⁴ Under the preliminarily recommended claim limit for the first two days of acute hospital stay, the claimable amount is the lower of the claim limit (\$1,000 x 2 days) = \$2,000, or 100 per cent of charges incurred of \$1,800. Therefore, the claimable amount is \$1,800.
- ⁵ The patient had already met the deductible in a prior hospitalisation bill.
- ⁶ Co-insurance = 10 per cent of claimable amount for the first \$5,000, inclusive of deductible.