

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



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 child's \$3,000 **Medisave Grant for Newborns** to pay for his/her MediShield premiums.

All newborns who are Singapore Citizens and born on or after 26 August 2012 are eligible for the Grant, and will receive them automatically after registration of birth. Parents will receive a notification letter once the grant has been deposited.

Does MediShield cover vaccinations and screening tests for my newborn?

MediShield doesn't cover vaccinations and screening tests, but your newborn's Medisave Grant can be used to pay for them at Medisave-accredited medical institutions.

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 new mothers need to know about

MEDISHIELD

Your basic healthcare insurance plan



MINISTRY OF HEALTH
SINGAPORE

What is MediShield?

Congratulations on your bundle of joy!



As parents, we naturally want the very best for our children.

Parents may face the unfortunate circumstance of their newborns falling ill or having a condition from birth that might require hospitalisation.

How can you prepare for this?

The 3Ms: Medisave, MediShield & Medifund

Helps everyone pay their 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

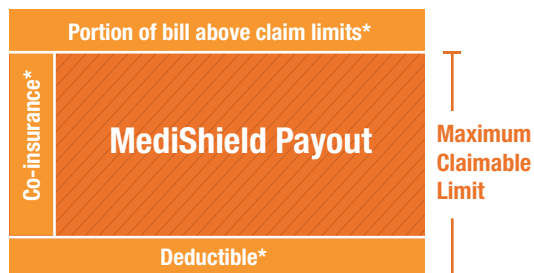
A safety net to help Singaporeans who still face difficulties with their medical bills. Apply through hospitals and clinics.



Why MediShield?

- Pays for large hospital bills in subsidised Class B2/C wards, selected specialist outpatient treatments and provides coverage for congenital and neonatal conditions.
- Pay a small premium for your child's MediShield each year for protection and peace of mind.
- Pay your child's MediShield premiums using you or your spouse's Medisave account.

MediShield Coverage Explained



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 pays what is left of the claimable amount after deductible and co-insurance.

*Payable using Medisave and/or cash

What is covered?

- Ward and treatment charges for B2 and C Class wards, ICU and community hospitals

- Surgery

For all newborn Singaporeans born on or after 3 March 2013:

- Newly diagnosed congenital anomalies or conditions (E.g. Cleft palate, Hole in heart, Down's syndrome)
- Neonatal conditions

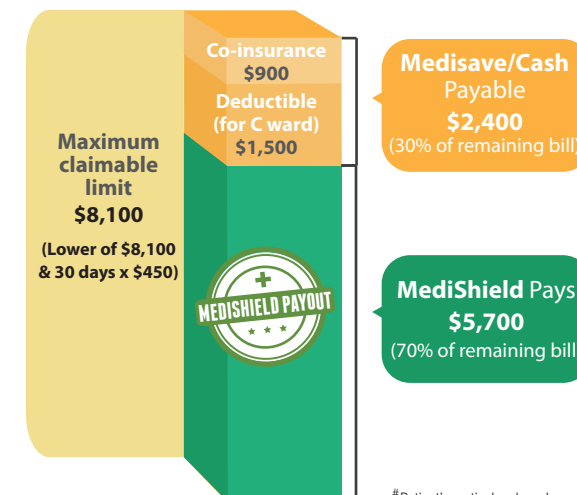
* Claimable only if referred from acute hospitals. For the full list of conditions covered, please visit MOH's website (www.moh.gov.sg).

A Quick Calculation...

Mrs Tan's newborn son, Tim[#], was hospitalised for 30 days in a Class C ward for congenital liver disease. After government subsidies, MediShield helped to cover 70% of Tim's remaining bill. Mrs Tan paid the remaining \$2,400 using her own Medisave.

Bill Breakdown

Total bill before Government subsidy	\$31,000
Government subsidies	\$22,900
Bill after Government subsidy	\$8,100



[#] Patient's particulars have been changed