



THE STATUTES OF THE REPUBLIC OF SINGAPORE

**MEDISHIELD LIFE
SCHEME ACT 2015**

2020 REVISED EDITION

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MediShield Life Scheme Act 2015

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An Act to provide for the MediShield Life Scheme and matters related thereto.

[10 March 2015: Except sections 3 to 8, 10 to 18, 31, 32
and 35 to 38 ;
31 July 2015: Section 8 ;

1 November 2015: Sections 3 to 7, 10, 31, 32(1) and 35
to 38 ;
1 November 2016: Part 3 ;
1 April 2020: Section 32(2)]

PART 1

PRELIMINARY

Short title and commencement

1. This Act is the MediShield Life Scheme Act 2015.

Interpretation

- 2.—(1) In this Act, unless the context otherwise requires —

“approved medical institution” means a medical institution that is approved under section 3A;

[Act 40 of 2024 wef 01/04/2025]

“approved medical treatment or services” means any medical treatment or medical services approved by the Minister for the purposes of section 3;

“authorised person” —

(a) for the purposes of section 27, means a person authorised by the Minister to have access to information obtained under section 27(1) for the purposes described in section 27(1)(a) or (b); and

(b) for the purposes of section 28, means a person authorised by the Minister to have access to means information obtained under section 28(1) for a purpose mentioned in section 28(1A);

[Act 40 of 2024 wef 01/04/2025]

“Board” means the Central Provident Fund Board constituted under section 3 of the CPF Act;

“Central Provident Fund” means the Central Provident Fund established under section 6 of the CPF Act;

“claimable medical treatment or services”, in relation to an approved medical institution, means any approved medical treatment or services —

- (a) in respect of which the approved medical institution is approved under section 3A; and
- (b) that is provided in accordance with the conditions mentioned in section 3A;

[Act 40 of 2024 wef 01/04/2025]

“Council” means the MediShield Life Council established under section 8;

“CPF Act” means the Central Provident Fund Act 1953;

“CPF member” means a “member of the Fund” or “member” as defined in section 2(1) of the CPF Act;

“defaulter” means a person liable to pay an outstanding premium;

“Fund” means the MediShield Life Fund referred to in section 7, and includes the MediShield Fund;

“health declaration” means a declaration, as to whether a person has any pre-existing medical condition, submitted to the Board for the purposes of determining whether premium loading under the Scheme applies to that person;

“healthcare-related public scheme” means a public scheme, prescribed for the purposes of Part 5, that is established to provide any grant, subsidy or benefit for the payment of any healthcare expenses, and includes a relevant public scheme;

“household composition” means information on the identity and particulars of the persons who comprise a household for the purposes of determining whether a member of that household satisfies the eligibility criteria for a grant, subsidy or benefit under a relevant public scheme or any tier or category within such eligibility criteria;

“insured person” means a person who is insured under the Scheme;

“investigator” means a public officer appointed under section 20(1) or an officer of the Board appointed under section 20(2);

“IRAS” means the Inland Revenue Authority of Singapore established under section 3 of the Inland Revenue Authority of Singapore Act 1992;

“licensable healthcare service” has the meaning given by section 3(1) of the Healthcare Services Act 2020;

[Act 40 of 2024 wef 01/04/2025]

“means declaration” means a declaration, submitted to a person appointed by the Minister, for the purposes of determining a person’s household income or eligibility for a grant, subsidy or benefit under a relevant public scheme;

“means information” means —

- (a) any documents, information, returns, assessment lists or copies of such lists relating to the income or items of income of any person to which section 6 of the Income Tax Act 1947 applies;
- (b) any documents, information, returns and assessments relating to the business, the value of the supply of any goods and services, or the income of any taxable person to which section 6 of the Goods and Services Tax Act 1993 applies;
- (c) information obtained under the Property Tax Act 1960, including the Valuation List;
- (d) information obtained under the Stamp Duties Act 1929; and
- (e) information relating to income or items of income of any person in the possession of any Government department or other public authority;

“medical institution” means a provider of a licensable healthcare service that is licensed under the Healthcare Services Act 2020 to provide that licensable healthcare service;

[Act 40 of 2024 wef 01/04/2025]

- “medisave account” means a medisave account maintained under section 13 of the CPF Act;
- “MediShield Fund” means the fund called the MediShield Fund referred to in section 56 of the CPF Act as in force immediately before 1 November 2015;
- “MediShield Scheme” means the medical insurance scheme called the MediShield Scheme referred to in section 53 of the CPF Act as in force immediately before 1 November 2015;
- “outstanding premium” means the amount of premium due which remains unpaid, and includes any interest imposed under section 11(1)(a) in respect of the premium and any penalty imposed under section 17 in respect of the premium;
- “premium” means a premium payable for insurance cover under the Scheme;
- “prescribed public scheme” means a public scheme prescribed for the purposes of Part 5;
- “public authority” means a body established or constituted by or under a public Act to perform or discharge a public function;
- “public scheme” means any scheme to provide financial relief, assistance or support to citizens or permanent residents of Singapore, or any part of them, that is established —
- (a) by or under any written law and administered by a public authority; or
 - (b) by the Government in any other manner;
- “recovery body” means any statutory body prescribed as a recovery body under section 18(1);
- “relevant authority” means IRAS, the Commissioner of Stamp Duties, the Comptroller of Goods and Services Tax, the Comptroller of Income Tax, the Comptroller of Property Tax, the Chief Assessor, or any Government department or public authority in possession of means information;

“relevant public scheme” means a public scheme to provide any grant, subsidy or benefit for the payment of a premium payable under this Act;

“relevant regulations” means any regulations made under this Act;

“Scheme” means the medical insurance scheme called the MediShield Life Scheme referred to in section 3.

(2) A person has a pre-existing medical condition in relation to that person’s insurance cover under the Scheme (called in this subsection the relevant insurance cover), if the person has a medical condition specified by the Minister for the purposes of premium loading under this Act immediately before —

- (a) the date that person’s relevant insurance cover begins; or
- (b) if that person has continuously had relevant insurance cover since 1 November 2015, and was continuously insured under the MediShield Scheme immediately before that date, the earliest date from which that person was so continuously insured under the MediShield Scheme.

(3) For the purposes of this Act —

- (a) “premium loading” means any additional amount payable as premium, over and above the premium payable for an insurance cover under the Scheme; and
- (b) the Minister is to determine the criteria for whether and when premium loading is to apply to any person.

(4) For the purposes of this Act, the following apply for the purposes of reckoning the age of an individual:

- (a) an individual is taken to have attained a particular age expressed in years on the relevant anniversary of the individual’s birth;
- (b) a reference to the anniversary of the birth of an individual in paragraph (a) is a reference to the day on which the anniversary occurs;

- (c) where an individual was born on 29 February in any year, then in any subsequent year that is not a leap year, the anniversary of that individual's birth is taken to be 1 March in that subsequent year;
- (d) if the day on which an individual was born cannot be ascertained but the month of the individual's birth can be ascertained, the individual is taken to be born on the first day of the month in which the individual was born;
- (e) if the month in which an individual was born cannot be ascertained, the individual is taken to be born in January.

[Act 40 of 2024 wef 01/04/2025]

(5) A reference to a health declaration or a means declaration in this Act includes a reference to a health declaration or a means declaration (as the case may be) made before 1 November 2015, in anticipation of the establishment of the Scheme.

PART 2

MEDISHIELD LIFE SCHEME

Establishment of MediShield Life Scheme

3.—(1) A medical insurance scheme, known as the MediShield Life Scheme, is established for the purpose of paying the whole or part of the costs incurred by an insured person for any approved medical treatment or services that is a claimable medical treatment or services received by the insured person from an approved medical institution during the period when the insured person is insured under the Scheme.

[Act 40 of 2024 wef 01/04/2025]

(2) The Board is to administer the Scheme in accordance with this Act.

(3) The Scheme applies to every person who is a citizen or permanent resident of Singapore.

Approval of medical institution in respect of approved medical treatment or services

3A.—(1) A medical institution may apply to the Minister, in any form and manner that the Minister requires, to be approved in respect of any approved medical treatment or services.

(2) Upon receiving an application under subsection (1), the Minister may —

- (a) approve the medical institution in respect of any approved medical treatment or services that is or is part of a licensable healthcare service that the medical institution is licensed to provide under the Healthcare Services Act 2020, subject to any conditions that the Minister thinks fit, including conditions specifying the service delivery mode by which the medical treatment or services is to be provided; or
- (b) refuse to grant the approval.

(3) In addition, the Minister may grant the approval mentioned in subsection (2)(a) on the Minister's own initiative.

(4) To avoid doubt, where —

- (a) a medical institution is licensed under the Healthcare Services Act 2020 to provide 2 or more licensable healthcare services (whether each of the same or a different type); and
- (b) the medical institution provides one or more approved medical treatments or services as part of each licensable healthcare service,

then, under subsection (2)(a) or (3) —

- (c) the Minister may, in respect of a licensable healthcare service, approve the medical institution for one or more of the approved medical treatments or services provided as part of that licensable healthcare service;
- (d) the Minister may approve different approved medical treatments or services under paragraph (c) for different licensable healthcare services; and

- (e) the Minister need not approve an approved medical treatment or services for the medical institution in respect of every one of its licensable healthcare services.

(5) To avoid doubt, where —

- (a) a medical institution is licensed under the Healthcare Services Act 2020 to provide a licensable healthcare service by 2 or more service delivery modes (called in this section authorised service delivery modes); and
- (b) the medical institution provides one or more approved medical treatments or services as part of the licensable healthcare service,

then, under subsection (2)(a) or (3) —

- (c) the Minister may, in respect of any approved medical treatment or services, approve the medical institution for that approved medical treatment or services when provided by any authorised service delivery mode, or only when provided by one or some of those authorised service delivery modes;
- (d) the Minister may in an approval under paragraph (c) specify different authorised service delivery modes for different approved medical treatments or services; and
- (e) the Minister need not approve the medical institution for every one of those approved medical treatments or services.

(6) The Minister may at any time modify a condition of an approval imposed under this section.

(7) Where an approved medical institution ceases to be approved under the Healthcare Services Act 2020 to provide a licensable healthcare service by a service delivery mode, the Minister may, without giving the approved medical institution an opportunity to be heard, modify a condition of the approval imposed under this section for the purpose of providing that the approved medical treatment or services must not be provided by that service delivery mode.

(8) In this section —

“modify”, in relation to a condition of an approval, includes deleting, varying and substituting a condition, and adding a condition;

“service delivery mode” has the meaning given by section 2(1) of the Healthcare Services Act 2020.

[Act 40 of 2024 wef 01/04/2025]

Revocation or suspension of approval of medical institution in respect of approved medical treatment or services

3B.—(1) The Minister may revoke an approval granted to a medical institution in respect of any approved medical treatment or services if —

- (a) the approval has been obtained by the medical institution by fraud, or the medical institution has, in connection with the application for the grant of the approval, made a statement or provided any information or document that is false, misleading or inaccurate in a material particular;
- (b) there is a reasonable likelihood that the medical institution is contravening or not complying with, or has contravened or failed to comply with, a condition of the approval imposed under section 3A, or any provision of this Act;
- (c) the medical institution is, or is likely to be, declared a bankrupt (if a natural person) or has gone, or is likely to go, into compulsory or voluntary liquidation other than for the purpose of amalgamation or reconstruction;
- (d) the medical institution has made any assignment to, or composition with, the medical institution’s creditors or is unable to pay its debts;
- (e) any of the following persons has been convicted, whether in Singapore or elsewhere, of an offence involving fraud or dishonesty, or of an offence the conviction for which involves a finding that the person convicted had acted fraudulently or dishonestly, whether the applicable offence is committed before, on or after the date of commencement

of section 4 of the MediShield Life Scheme (Amendment) Act 2024:

- (i) the medical institution;
 - (ii) any key appointment holder, Principal Officer or Clinical Governance Officer of the medical institution;
 - (iii) any medical practitioner employed or engaged by the medical institution to provide any approved medical treatment or services;
- (f) the licence granted to the medical institution under the Healthcare Services Act 2020 authorising the medical institution to provide the licensable healthcare service that the approved medical treatment or services is or is a part of, is revoked or suspended;
- (g) all of the following conditions are satisfied:
- (i) the medical institution was approved under section 3A in respect of that approved medical treatment or services on the condition that the approved medical treatment or services is provided by certain authorised service delivery modes (as defined in section 3A(5)(a));
 - (ii) in respect of the licensable healthcare service that the approved medical treatment or services is or is a part of, the medical institution ceases to be approved under the Healthcare Services Act 2020 to provide the licensable healthcare service by every one of those authorised service delivery modes;
- (h) the Minister considers it in the public interest to do so; or
- (i) any other ground that is prescribed by the Minister is satisfied.
- (2) The Minister may, if the Minister considers it desirable to do so —
- (a) suspend the approval of a medical institution in respect of any approved medical treatment or services for a specified

period, instead of revoking the approval under subsection (1); and

(b) at any time —

- (i) extend the suspension for a specified period; or
- (ii) cancel the suspension.

(3) The Minister must not revoke an approval under subsection (1), or suspend an approval under subsection (2), without giving the medical institution concerned written notice of the Minister's intention to do so and a reasonable opportunity to make representations as to why the approval should not be revoked or suspended.

(4) Subsection (3) does not apply where the medical institution —

- (a) if a natural person — has died or is adjudged bankrupt; or
- (b) in any other case — has been dissolved or wound up or has otherwise ceased to exist.

(5) Where any approval of a medical institution for an approved medical treatment or services is revoked or suspended —

- (a) the approved medical treatment or services is not a claimable medical treatment or services in relation to that medical institution where it is provided during the period of suspension or on or after the date of revocation, unless the Minister otherwise permits; but
- (b) the revocation or suspension does not affect any claim for any such approved medical treatment or services provided before or after the period of suspension, or before the date of revocation.

(6) Where the Minister revokes or suspends any approval of a medical institution in respect of any approved medical treatment or services under this section, the medical institution must immediately inform all the patients and customers that are or may be provided the licensable healthcare service that the approved medical treatment or services is or is a part of, of the revocation or suspension.

(7) For the purposes of this section —

- (a) a medical institution that is a company is unable to pay its debts if it is deemed to be unable to pay its debts under section 125(2) of the Insolvency, Restructuring and Dissolution Act 2018;
- (b) a medical institution that is an unregistered company is unable to pay its debts if it is deemed to be unable to pay its debts under section 246(2) of the Insolvency, Restructuring and Dissolution Act 2018; and
- (c) a medical institution that is a limited liability partnership is unable to pay its debts if it is deemed to be unable to pay its debts under paragraph 3(2) of the Fifth Schedule to the Limited Liability Partnerships Act 2005.

(8) In this section —

“Clinical Governance Officer”, “key appointment holder” and “Principal Officer” have the meanings given by section 2(1) of the Healthcare Services Act 2020;

“company” has the meaning given by section 4(1) of the Companies Act 1967;

“limited liability partnership” has the meaning given by section 4(1) of the Limited Liability Partnerships Act 2005;

“unregistered company” has the meaning given by section 245 of the Insolvency, Restructuring and Dissolution Act 2018.

[Act 40 of 2024 wef 01/04/2025]

Premium

4.—(1) The premium for each insurance period (called in this section the relevant insurance period) is to be paid —

- (a) not later than 30 days after the beginning of the relevant insurance period, or on or before such later date as the Board may permit;
- (b) in such manner as the Board may permit; and

(c) by all or any of the following persons, and in such proportion, as the Board may require:

- (i) the insured person;
- (ii) a parent or both parents of the insured person, subject to any provision in the relevant regulations, if the insured person has not attained 21 years of age at the beginning of the relevant insurance period.

[Act 40 of 2024 wef 01/04/2025]

(1A) The premium for each relevant insurance period is the amount specified in a prescribed manner, which may include a website.

[Act 40 of 2024 wef 01/04/2025]

(1B) For the purposes of subsection (1A), different rates of premiums may be specified for different classes of insured persons.

[Act 40 of 2024 wef 01/04/2025]

(2) Despite anything in the CPF Act, the Board is entitled to deduct, from the amount standing to a person's credit in that person's medisave account, the whole or any part of the premium for the relevant insurance period (including any interest or penalty imposed under section 11(1)(a) or 17, as the case may be, in respect of that premium) —

- (a) payable by that person under subsection (1)(c)(i) or (ii); or
- (b) payable by any other person, in the circumstances prescribed in the relevant regulations.

(3) In subsection (1), “parent”, in relation to an insured person who has not attained 21 years of age, includes —

- (a) an adoptive parent of the insured person;
- (b) a step-parent of the insured person; or
- (c) a guardian, or any person who has the actual custody, of the insured person.

Refund

5.—(1) Where the whole or any part of the premium paid by a person is liable to be refunded under this Act, the amount may be refunded —

- (a) into that person's account in the Central Provident Fund; or
- (b) in such other manner as the Board may determine.

(2) The Board is entitled to recover on behalf of the Government from any amount which is liable to be refunded under this Act —

- (a) any Government grant for the payment of the premium payable for a person's insurance cover under the Scheme; and
- (b) any interest which the person is liable to pay the Government under the terms of the Government grant.

(3) Where a person who has paid in cash any sum towards the premium for any insurance period (called in this section the relevant person), whether for the relevant person or for any other person, dies before the start of that insurance period, and the sum does not exceed such amount as the Minister may, by notification in the *Gazette*, specify —

- (a) the Board may pay to a proper claimant the whole or any part, as the Board may determine, of the sum; and
- (b) the receipt of the proper claimant is a discharge to the Board for the payment to the proper claimant under paragraph (a).

(4) Subsection (3) does not affect any recourse which any person may have against a proper claimant for an amount paid to the proper claimant under subsection (3)(a).

(5) In this section —

“child” means a legitimate child and includes any child adopted by virtue of an order of court under any written law for the time being in force in Singapore, Malaysia or Brunei Darussalam;

“parent” includes —

- (a) an adoptive parent of the relevant person;
- (b) a step-parent of the relevant person; or

- (c) a guardian, or any person who has the actual custody, of the relevant person;

“proper claimant” means a person who —

- (a) claims to be entitled to a sum referred to in subsection (3) on the death of a relevant person, as personal representative of the relevant person; or
- (b) claims to be entitled (whether for the person’s own benefit or not) to a sum referred to in subsection (3) on the death of a relevant person, and is the widower, widow, child, grandchild, parent, brother, sister, nephew, niece, grandparent, uncle or aunt of the relevant person.

Recovery of amounts paid in excess and short payments

6.—(1) If, on account of any material change in the information available to the Board or the correction of any error, or in any other circumstances prescribed in the relevant regulations, the Board finds that there is any shortfall in any premium paid in respect of any insurance period by or for any person insured or to be insured under the Scheme, the amount of the shortfall is payable, by all or any of the following persons, and in such proportion, as the Board may require:

- (a) a person by whom the premium is payable under section 4(1)(c)(i) or (ii);
- (b) a person by whom the premium is payable under section 4(2)(b).

(2) If, on account of any material change in the information available to the Board or the correction of any error, or in any other circumstances prescribed in the relevant regulations, the Board finds that any benefit under the Scheme has been paid in excess of the amount that ought to have been paid under the Scheme, the excess payment is to be repaid to the Fund in accordance with the relevant regulations —

- (a) by the insured person; or

- (b) if the excess payment has been paid by the Board directly to the credit of an approved medical institution, by that approved medical institution.

(3) The Board may charge an insured person, a person by whom the premium is payable or an approved medical institution an administrative fee prescribed in the relevant regulations, if any material change, error or prescribed circumstances referred to in subsection (1) or (2) arises from incorrect information which is —

- (a) provided by the insured person, the person by whom the premium is payable or the approved medical institution, as the case may be; and
- (b) included in a health declaration, means declaration or claim application made under the Scheme.

(4) Sections 4(2), 7(2), 32(2) and 34(2)(e) and Part 3 apply, with such modifications as may be prescribed in the relevant regulations, to any amount payable under this section as they apply to a premium.

MediShield Life Fund

7.—(1) The MediShield Fund is renamed the MediShield Life Fund and is to be administered in accordance with this Act.

(2) The MediShield Life Fund comprises —

- (a) all premiums (including interest, costs and penalties under sections 11(1)(a), 15(3) and 17, respectively) and any other sums paid under the Scheme;
- (b) all premiums under the MediShield Scheme paid on or after 1 November 2015;
- (c) all Government grants paid to the credit of the Fund for the purposes of the Scheme;
- (d) all gifts or donations given or made by any person for payment into the Fund, or to the Government or the Board for the purposes of the Scheme or for payment into the Fund;

- (e) all investments out of moneys in the Fund under subsection (5) and the proceeds of any such investments, including the net income from such investments;
 - (f) all composition sums collected under section 24; and
 - (g) all moneys in the MediShield Fund immediately before 1 November 2015.
- (3) All payments under the Scheme are to be met from the Fund.
- (4) Any costs or expenses incurred in the administration or enforcement of the Scheme may be met from the Fund.
- (5) The Board may invest the moneys in the Fund in accordance with the standard investment power of statutory boards as defined in section 33A of the Interpretation Act 1965, except that the Board is subject to any general or specific directions from the Minister (instead of the Minister charged with the responsibility for the Board).
- (6) Every amount paid into or out of the MediShield Fund before 1 November 2015 to defray any costs and expenses incurred for the purposes of the MediShield Scheme or the Scheme is taken to be and always to have been validly paid, and no legal proceedings are to lie or be instituted or maintained in any court of law on account of or in respect of any such payment.
- (7) The Board is not liable for any payment under the Scheme, or for any costs or expenses incurred in the administration or enforcement of the Scheme, by reason of anything done, purported to be done, or omitted to be done, by the Board in good faith and with reasonable care.

MediShield Life Council

8.—(1) A MediShield Life Council is established, comprising the following members, all of whom are to be appointed by the Minister:

- (a) a Chairperson;
- (b) a Deputy Chairperson;
- (c) at least 2 and not more than 15 other individuals.

(2) In addition to the functions and powers conferred on the Council by other provisions of this Act, the Council also has the following functions:

- (a) to make recommendations to the Minister on policy and scheme parameters to ensure that the Scheme provides effective protection for citizens and permanent residents of Singapore in an affordable and sustainable manner;
- (b) to review the administration of the Scheme to ensure alignment with the directions of the Council;
- (c) to advise the Minister on matters related to the investment of the Fund, and any other matters related to the Scheme or the Fund as the Minister may direct.

(3) The terms and conditions of the appointment of the members of the Council are to be determined by the Minister.

(4) The Council may appoint from among its own members or from other persons who are not members such number of committees as the Council thinks fit for purposes which, in the opinion of the Council, would be better managed by means of such committees.

(5) Unless otherwise provided by or under this Act, the Council may determine the procedure to be adopted by the Council for the purposes of this Act.

Delegation of functions and powers

9.—(1) The Council may in respect of a specified matter or class of matters, by writing, delegate any of its functions, duties or powers under this Act to a member of the Council or a committee appointed under section 8(4), except the power of delegation conferred by this subsection.

(2) The Board may in respect of a specified matter or class of matters, by writing, delegate any of its functions, duties or powers under this Act to a member, an officer or a committee of the Board, except the power of delegation conferred by this subsection.

(3) The chief executive officer of the Board may in respect of a specified matter or class of matters, by writing, delegate any of the chief executive officer's functions, duties or powers under this Act to

a member or an officer of the Board, except the power of delegation conferred by this subsection.

(4) A recovery body may in respect of a specified matter or class of matters, by writing, delegate any of its powers under this Act to any officer of the recovery body, except the power of delegation conferred by this subsection.

(5) Without affecting the power of delegation under section 36 of the Interpretation Act 1965, any Minister who has the power to issue an approval or a direction under Part 5 may in respect of any specified matter or class of matters, by writing, delegate that power to any public officer.

(6) Every member, officer, committee or public officer purporting to act pursuant to a delegation under this section is, in the absence of proof to the contrary, presumed to be acting in accordance with the terms of the delegation.

(7) A delegation under this section is revocable at will, and no such delegation prevents the exercise of any power, function or duty by the Minister, the Council, the Board, the chief executive officer of the Board or the recovery body (as the case may be) which makes the delegation.

Nature of rights and benefits under Scheme

10.—(1) The rights and benefits of an insured person arising from the insured person's insurance cover under the Scheme are not assignable or transferable.

(2) A policy of insurance issued under the Scheme does not create any legal or equitable trust.

(3) Section 73 of the Conveyancing and Law of Property Act 1886 and section 132 of the Insurance Act 1966 do not apply to any policy of insurance issued under the Scheme.

(4) The Insurance Act 1966 does not apply to the Scheme or anything done under this Act.

PART 3

RECOVERY OF OUTSTANDING PREMIUMS, ETC.

Demand note

11.—(1) If the whole or any part of the premium payable for an insurance period remains unpaid at the expiry of such period as the Board may permit (being not less than one month) after the beginning of that insurance period —

- (a) interest may be imposed from time to time on any outstanding premium for that insurance period (excluding any penalty imposed under section 17), to run from the beginning of that insurance period or from such later period as the Board may determine at the prescribed rates; and
- (b) sections 12 to 16 may be applied to the outstanding premium.

(2) A recovery body must serve a demand note on a defaulter liable to pay any outstanding premium —

- (a) if any interest or penalty is to be imposed on the defaulter under subsection (1)(a) or section 17, as the case may be; and
- (b) before any power under section 12, 13, 14, 15 or 16 is exercised to recover that outstanding premium from the defaulter.

(3) A demand note must state —

- (a) the outstanding premium which is payable by the defaulter; and
- (b) any interest imposed under subsection (1)(a) and any penalty imposed under section 17.

(4) This Part applies to an outstanding premium despite any appeal pending against liability to pay the whole or any part of that outstanding premium.

Defaulter's agent for recovery of outstanding premiums

12.—(1) A recovery body may, if it considers necessary, by written notice declare any person to be a defaulter's agent.

(2) The person declared to be the defaulter's agent under subsection (1) is to be treated as the agent of the defaulter for the purposes of this Act, and may be required by the recovery body to pay any outstanding premium payable by the defaulter from any moneys which may be held by the defaulter's agent for, or due from the defaulter's agent to, the defaulter —

(a) on or not more than 90 days after the date on which the defaulter's agent receives the notice; or

(b) at any time on or after the date on which the defaulter's agent receives the notice, if the moneys are earnings and the defaulter's agent is liable, as a principal and not as an employee or agent, to pay the earnings to the defaulter.

(3) Where separate amounts of moneys come to be held by the defaulter's agent for, or become due from the defaulter's agent to, the defaulter at different times within the period in subsection (2)(a) or (b) (as the case may be) the recovery body may require the outstanding premium to be paid in instalments of such sums as the recovery body may specify from one or more of those separate amounts.

(4) Any person who is declared by a recovery body to be a defaulter's agent under subsection (1) and is aggrieved by the declaration may object to the declaration by written notice to the recovery body within 14 days after the date of receipt of the notice, or within such longer period as the recovery body in its discretion may allow.

(5) The recovery body must examine the objection and may cancel, vary or confirm the declaration.

(6) An objector in subsection (4) who is aggrieved by the recovery body's decision upon the objection in subsection (5) may appeal against that decision in accordance with the relevant regulations.

(7) If the defaulter's agent fails to make any payment under subsection (2), the outstanding premium is recoverable from the defaulter's agent in the manner provided in section 15.

(8) For the purposes of this section, a recovery body may require any person to give information as to —

(a) any moneys, funds or other assets which may be held by that person for any defaulter; or

(b) any moneys due from that person to any defaulter.

(9) In this section, “earnings”, in relation to a defaulter, means any sum payable to the defaulter —

(a) by way of wages or salary, including any fees, bonus, commission, overtime pay or other emoluments payable in addition to wages or salary by the person paying the wages or salary, or payable under a contract of service; or

(b) by way of pension, including an annuity in respect of past services, whether or not the services were rendered to the person paying the annuity, and including periodical payments by way of compensation for the loss, abolition or relinquishment, or any diminution in the emoluments, of any office or employment.

(10) Where a defaulter's agent makes any payment of moneys to the recovery body under this section or section 13 —

(a) the defaulter's agent is deemed to have been acting under the authority of the defaulter;

(b) the defaulter's agent is, by this provision, indemnified in respect of the payment to the recovery body;

(c) the outstanding premium due from the defaulter is reduced by the amount paid by the defaulter's agent to the recovery body; and

(d) the amount paid by the defaulter's agent to the recovery body is deemed to have been paid to the defaulter in accordance with any law, contract or scheme governing the payment of moneys held by the defaulter's agent for, or due from the defaulter's agent to, the defaulter.

Defaulter's agent in relation to joint moneys

13.—(1) This section applies where the moneys mentioned in section 12(2) are moneys in a joint account of which the defaulter is a joint account holder, or are the proceeds of sale of any immovable property of which the defaulter was a joint owner.

(2) The defaulter's agent must —

- (a) within 14 days after the date of the receipt of the notice under section 12(2), send a notice, by registered post addressed to every owner of the moneys in the bank account or the proceeds of sale (called in this section joint moneys) at the owner's address last known to the defaulter's agent, informing the owner of the declaration under section 12(1);
- (b) retain such amount of the joint moneys as is presumed under subsection (3) to be owned by the person from whom the outstanding premium is due; and
- (c) subject to subsections (6) and (7), within the time specified in the notice (being at least 42 days after the date of the receipt of the notice under section 12(2)) pay the outstanding premium due from the retained amount to the recovery body.

(3) It is presumed, until the contrary is proved, that the joint account holders of a joint account have equal shares of the moneys in the account as at the date of the receipt of the notice under section 12(2), and that the joint owners of any immovable property share the proceeds of sale of the property equally.

(4) Any owner of joint moneys who objects to the share presumed under subsection (3) may give written notice of the owner's objection to the defaulter's agent within 28 days after the date of the receipt of the agent's notice under subsection (2)(a), or within such longer period as the recovery body may allow, and furnish proof as to the owner's share of the joint moneys together with the notice of objection.

(5) Where an objection under subsection (4) is received, the defaulter's agent must —

- (a) inform the recovery body of the objection within 7 days after the date of the receipt of the objection; and
- (b) retain the amount of the joint moneys referred to in subsection (2)(b) until such time as the recovery body by notice under subsection (6) informs the defaulter's agent of the recovery body's decision on the objection.

(6) The recovery body must consider the objection under subsection (4) and, by written notice, inform the objector of its decision.

(7) An owner of joint moneys aggrieved by the decision of the recovery body under subsection (6) may appeal against that decision in accordance with the relevant regulations.

(8) Where the recovery body has decided under subsection (6) on the amount of the defaulter's share of the joint moneys, the defaulter's agent must, despite any appeal under subsection (7), pay that amount, from the amount of the joint moneys retained under subsection (5)(b), towards any outstanding premium due from the defaulter.

(9) In this section, "joint account" means a bank account in the names of 2 or more persons, but excludes any partnership account, any trust account and any account where a minor is one of the joint account holders.

Payment by Government

14.—(1) Where —

- (a) any outstanding premium is due from any person under this Act other than as a defaulter's agent under section 12 or 13;
- (b) an amount is or would be payable by the Government to the person by or under any written law, contract or scheme —
 - (i) on or not more than 90 days after the date on which the public officer in paragraph (c) receives the notice in paragraph (c); or
 - (ii) at any time on or after the date on which the public officer in paragraph (c) receives the notice in paragraph (c), if the amount is earnings (as defined

in section 12(9)) payable to the person by the Government as a principal and not as an agent; and

- (c) before the amount mentioned in paragraph (b) is paid to the person, the recovery body serves a notice on any public officer by whom the payment is to be made that the outstanding premium mentioned in paragraph (a) is due from the person,

then the public officer is, despite that or any other written law, contract or scheme, entitled to pay the whole or any part of the amount mentioned in paragraph (b) towards the whole or any part of the outstanding premium mentioned in paragraph (a).

(2) If a public officer makes a payment under subsection (1) towards the outstanding premium mentioned in subsection (1)(a) —

- (a) the amount of the outstanding premium is to be reduced by the amount of that payment; and
- (b) that payment is deemed to have been made to the person in accordance with the law, contract or scheme mentioned in subsection (1)(b).

Suit for outstanding premiums

15.—(1) All outstanding premiums imposed under this Act, and all sums due to the Fund, may be sued for and recovered by a recovery body in its own name by way of specially endorsed originating claim.

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(2) A recovery body is entitled to all costs and interest allowed by law against the person sued.

(3) All sums (including costs and interest) recovered in a suit brought under this section are to be paid into the Fund.

Recovery from defaulter leaving Singapore

16.—(1) Where a recovery body is of the opinion that any defaulter is about or likely to leave Singapore without paying all outstanding premiums payable by the defaulter, the recovery body may issue a certificate containing particulars of such outstanding premiums and a direction to the Commissioner of Police or the Controller of

Immigration, or both, to prevent the defaulter from leaving Singapore without paying the outstanding premiums or furnishing security to the recovery body for the payment.

(2) Subject to the provisions of any order issued or made under any law for the time being in force relating to banishment or immigration, upon receiving a direction under subsection (1), the Commissioner of Police or the Controller of Immigration, or both (as the case may be) are to take, or cause any police officer or immigration officer to take, such measures as may be necessary to prevent the defaulter from leaving Singapore until every outstanding premium has been paid or secured.

(3) The measures mentioned in subsection (2) may include —

- (a) the use of such force as may be necessary; and
- (b) if appropriate, the detention of any passport, certificate of identity or travel document and any exit permit or other document authorising the defaulter to leave Singapore.

(4) At the time the recovery body issues the certificate under subsection (1), the recovery body must issue to the defaulter, by personal service or registered post, a notification of the issue of the certificate; but a non-receipt of the notification does not invalidate any proceedings under this section.

(5) Payment of the outstanding premium to an officer in charge of a police station or an immigration officer, or production of a certificate issued by the recovery body stating that the outstanding premium has been paid or secured, is sufficient authority for allowing the defaulter to leave Singapore.

(6) A defaulter who, knowing that a direction has been issued under this section to prevent the defaulter's departure from Singapore, voluntarily leaves or attempts to leave Singapore without paying the outstanding premium or furnishing security to the recovery body's satisfaction for that payment —

- (a) shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 12 months or to both; and

(b) may be arrested, without warrant, by any police officer or immigration officer.

(7) No civil or criminal proceedings are to be instituted or maintained against the Commissioner of Police, the Controller of Immigration or any other police officer or immigration officer, in respect of anything done in good faith and with reasonable care under the authority of this section.

Penalty for late payment of premium

17.—(1) Subject to subsection (3), if the whole or any part of the premium for an insurance period, or any interest imposed under section 11(1)(a), remains unpaid at the expiry of such period as the Board may permit (being at least one month) after the beginning of that insurance period, a penalty may be added to the premium and interest at the rates and times prescribed in the relevant regulations.

(2) Subject to subsection (3), the relevant regulations may provide for penalties to be imposed at different rates for premiums and interest imposed under section 11(1)(a) which remain unpaid for different periods.

(3) The total amount of the penalties imposed on the premium and interest for an insurance period must not exceed 17% of the total amount of the premium for that insurance period and any interest imposed under section 11(1)(a) on the outstanding premiums for that insurance period.

(4) The recovery body may, subject to such terms and conditions as the recovery body may specify, extend the time limit within which payment of any penalty is to be made.

(5) A recovery body may for any good cause shown remit the whole or any part of the penalty imposed by it under subsection (1).

Recovery body

18.—(1) The Minister may prescribe one or more statutory bodies as recovery bodies for the purposes of this Part.

(2) A recovery body may —

- (a) only exercise any powers under this Part which the Minister authorises it to exercise; and
- (b) must, in exercising those powers, comply with any directions of the Council.

(3) Despite the provisions of any written law, a legal officer of a recovery body who is an advocate and solicitor may appear for the recovery body in any civil proceedings arising from the exercise of the recovery body's powers under this Part, and may make and do all acts and applications in respect of such proceedings on behalf of the recovery body.

PART 4

OFFENCES

False or incorrect health declaration, means declaration or claim application

19.—(1) A person commits an offence if the person —

- (a) makes a health declaration, means declaration or claim application under the Scheme which is false or misleading in a material particular, knowing that the declaration or application is false or misleading in a material particular;
- (b) omits any matter or thing without which the health declaration, means declaration or claim application (as the case may be) is misleading in a material particular, knowing that the omission makes the declaration or application misleading; or
- (c) provides any information to any person which is false or misleading in a material particular, knowing that —
 - (i) the information provided is false or misleading in a material particular; and

- (ii) the information provided may —
 - (A) be included in a health declaration, means declaration or claim application made under the Scheme;
 - (B) affect the amount of any benefit or claim to be paid under the Scheme or whether any such benefit or claim is payable; or
 - (C) affect the amount of any grant, subsidy or benefit to be paid or given under a relevant public scheme or whether any such grant, subsidy or benefit is payable or may be given.

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(2) A person shall be liable on conviction of an offence under subsection (1) —

- (a) in any case where the person is an individual, to a penalty equal to the relevant amount; or
- (b) in any other case, to a penalty equal to 5 times the relevant amount.

(3) A person who commits an offence under subsection (1), with the intention of causing any premium to be undercharged, any benefit or claim to be overpaid under the Scheme or a higher amount of any grant, subsidy or benefit to be given under a relevant public scheme, shall be guilty of an offence under this subsection and shall be liable on conviction of the offence under this subsection —

- (a) in any case where the person is an individual —
 - (i) to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 12 months or to both; and
 - (ii) in addition, to a penalty equal to 2 times the relevant amount; or
- (b) in any other case —
 - (i) to a fine not exceeding \$10,000; and

- (ii) in addition, to a penalty equal to 4 times the relevant amount.

[Act 40 of 2024 wef 01/04/2025]

(4) In this section, “relevant amount” means —

- (a) the amount by which any premium has been undercharged as a result of the offence, or that would have been so undercharged if the false or misleading declaration, application or information (as the case may be) had been accepted as correct;
- (b) the amount of any benefit or claim under the Scheme that has been overpaid as a result of the offence, or that would have been so overpaid if the false or misleading declaration, application or information (as the case may be) had been accepted as correct; or
- (c) the amount of any grant, subsidy or benefit under a relevant public scheme that has been wrongly given as a result of the offence, or that would have been so wrongly given if the false or misleading information had been accepted as correct.

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Investigators

20.—(1) The Minister may, in writing, appoint any public officer to investigate any offence under this Act.

(2) The chief executive officer of the Board may, in writing, appoint any officer of the Board to investigate any offence under this Act.

(3) An investigator, when exercising any powers and carrying out any duties under this Act, must comply with such general or special directions as may be given —

- (a) by the Minister, if the investigator is a public officer; or
- (b) by the chief executive officer of the Board, if the investigator is an officer of the Board.

Power to obtain information

21.—(1) An investigator who has a reasonable suspicion that any person has committed an offence under this Act may —

(a) by written notice require any person to attend at such reasonable time and at such place as may be specified by the investigator to answer any question or to provide a signed statement in writing concerning the suspected offence;

(b) require any person —

(i) to furnish any information within the person's knowledge; or

(ii) to produce for inspection any document or record in the person's possession,

that the investigator believes on reasonable grounds to be connected with the suspected offence; and

(c) retain the original copy of any document or record that the investigator believes on reasonable grounds to be connected with the suspected offence, or make or cause to be made, without payment, copies of or extracts from that document or record.

(2) Where any document or record required by an investigator is kept in electronic form, then —

(a) the power of an investigator to require that document or record to be produced for inspection under subsection (1)(b)(ii) includes the power to require a copy of that document or record to be made available for inspection in legible form; and

(b) subsection (1)(c) applies to any copy so made available.

(3) Any copy of or extract from any document or record made under subsection (1)(c) and certified as such by the investigator is admissible as evidence in any proceedings under this Act.

(4) Any person who, when required by an investigator to furnish under subsection (1)(b) any information or produce any document or

record, refuses or fails, without reasonable excuse, to furnish the information or to produce the document or record within the time allowed by the investigator shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$10,000 or to imprisonment for a term not exceeding 6 months or to both.

Obstructing investigators in execution of their duties

22. Any person who, without reasonable excuse, obstructs, hinders or impedes any investigator in the performance or execution of a duty or anything which the investigator is authorised, empowered or required to do under this Act shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$20,000 or to imprisonment for a term not exceeding 12 months or to both.

Offences by bodies corporate, etc.

23.—(1) Where an offence under this Act committed by a body corporate is proved —

(a) to have been committed with the consent or connivance of an officer; or

(b) to be attributable to any neglect on the officer's part,

the officer as well as the body corporate shall be guilty of the offence and shall be liable to be proceeded against and punished accordingly.

(2) Where the affairs of a body corporate are managed by its members, subsection (1) is to apply in relation to the acts and defaults of a member in connection with the member's functions of management as if the member were a director of the body corporate.

(3) Where an offence under this Act committed by a partnership is proved —

(a) to have been committed with the consent or connivance of a partner; or

(b) to be attributable to any neglect on the partner's part,

the partner as well as the partnership shall be guilty of the offence and shall be liable to be proceeded against and punished accordingly.

(4) Where an offence under this Act committed by an unincorporated association (other than a partnership) is proved —

- (a) to have been committed with the consent or connivance of an officer of the unincorporated association or a member of its governing body; or
- (b) to be attributable to any neglect on the part of such an officer or a member,

the officer or member as well as the unincorporated association shall be guilty of the offence and shall be liable to be proceeded against and punished accordingly.

(5) In this section —

“body corporate” includes a limited liability partnership as defined in section 2(1) of the Limited Liability Partnerships Act 2005;

“officer” —

- (a) in relation to a body corporate, means any director, partner, member of the board of management, chief executive, manager, secretary or other similar officer of the body corporate and includes any person purporting to act in any such capacity; or
- (b) in relation to an unincorporated association (other than a partnership), means the president, the secretary, or any member of the committee of the unincorporated association, or any person holding a position analogous to that of president, secretary or member of such a committee and includes any person purporting to act in any such capacity;

“partner” includes a person purporting to act as a partner.

Composition of offences

24.—(1) A public officer authorised by the Minister, or an officer of the Board authorised by the chief executive officer of the Board, may compound any offence under this Act that is prescribed as a compoundable offence by collecting from a person reasonably

suspected of having committed the offence a sum not exceeding the lower of the following:

- (a) one half of the amount of the maximum fine that is prescribed for the offence;
 - (b) \$1,000.
- (2) On payment of the sum of money, no further proceedings are to be taken against that person in respect of the offence.
- (3) All sums collected under this section must be paid into the Fund.

Conduct of prosecutions

25. Proceedings in respect of any offence under this Act may, with the authorisation of the Public Prosecutor, be conducted —

- (a) by any public officer appointed by the Minister to conduct such proceedings; or
- (b) by any officer of the Board appointed by the chief executive officer of the Board to conduct such proceedings.

PART 5

DISCLOSURE OF INFORMATION

Confidential information

26.—(1) Where the Minister certifies, under the Minister's hand, that a public officer, a public authority or any other organisation or person (called in this subsection the recipient organisation) requires any particular class of confidential information about a person (called in this subsection the person concerned), which is in the possession of a Government department or another public authority, for the administration or enforcement of the Scheme or in order to disburse or facilitate the disbursement of any grant, subsidy or benefit under a healthcare-related public scheme, in relation to the person concerned —

- (a) the Minister charged with the responsibility for that Government department or other public authority may, in

addition to any other power conferred by any written law, direct that Government department or other public authority to provide so much of the confidential information to the recipient organisation as the recipient organisation requires for that purpose; and

- (b) that Government department or other public authority is to comply with the direction under paragraph (a).

(2) The Board may use so much of the confidential information about a person, obtained by the Board before, on or after 10 March 2015 in the course of performing the Board's functions or duties under the CPF Act, to administer or enforce the Scheme in relation to that person as —

- (a) the Minister certifies, under the Minister's hand, to be required by the Board for that purpose; and
- (b) the Minister charged with the responsibility for the Board approves to be used for that purpose.

(3) The Board may use so much of the confidential information about a person obtained by the Board in the course of performing its functions or duties under this Act to perform the Board's functions and duties under the CPF Act in relation to that person as the Minister approves to be used for that purpose.

(4) A person who had consented, before 10 March 2015, to the Board disclosing information about that person in the Board's possession to an insurer to administer or operate an insurance scheme referred to in section 77(1)(k) of the CPF Act in relation to that person, or that person's dependant, is deemed to consent to the Board disclosing information, obtained by the Board on or after that date in the course of administering or enforcing the CPF Act or this Act, to that insurer to administer or operate that insurance scheme (whether pursuant to regulations made under section 77(1)(k) of the CPF Act or regulations made under section 34(2)(j)), until the deemed consent is withdrawn.

(5) Subsections (1), (2) and (3) do not apply to —

- (a) confidential information about a person obtained directly or indirectly from a medical institution or a medical

practitioner employed or engaged by that medical institution, who attended to that person; and

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(b) means information.

Health information

27.—(1) Where the Minister certifies, under the Minister's hand, that an authorised person requires confidential information about a person (called in this section a person concerned) which is in the possession of a medical institution or a medical practitioner employed or engaged by that medical institution, who attended to the person concerned, in order to —

- (a) assess whether premium loading under the Scheme applies to the person concerned on account of a pre-existing medical condition; or
- (b) assess a claim for benefits under the Scheme by the person concerned,

the authorised person may request that medical institution or medical practitioner to provide so much of the confidential information to the authorised person as the authorised person needs for that purpose.

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(2) Where any confidential information about a person concerned has been obtained under subsection (1), an authorised person may —

- (a) access or use, or disclose to another authorised person, such confidential information for the purposes certified by the Minister under subsection (1); or
- (b) disclose such confidential information to any person for the administration or enforcement of the Scheme, or to an insurer to administer or operate an insurance scheme referred to in section 77(1)(k) of the CPF Act or section 34(2)(j) in relation to the person concerned but only if the information is disclosed —
 - (i) with the approval of the Minister; and
 - (ii) in the form of a report stating whether that person concerned has any pre-existing medical condition

(without identifying the pre-existing medical condition) and the amount of premium loading applicable to the premium payable by that person.

(3) If a person concerned opts out, in the manner determined by the Minister, from the provision of information about the person concerned for the purposes of subsection (1)(a), an authorised person must not, from the time the authorised person is notified that the person concerned has opted out, except with the consent of the person concerned —

- (a) request a medical institution or a medical practitioner to provide the information under subsection (1)(a); or
- (b) access or use any information obtained under subsection (1)(a).

(4) A person who has not attained 21 years of age (called in this subsection the minor) may opt out from the provision of information about the minor for the purposes of subsection (1)(a) only if —

- (a) the minor has attained 16 years of age; and
- (b) any other person who is liable to pay the minor's premium under section 4(1)(c)(ii) does not object to the opting out by the minor.

Means information, household composition, etc.

28.—(1) Where an authorised person requests for means information about a person (called in this section the person concerned), which is in the possession of a relevant authority, for any purpose mentioned in subsection (1A), the relevant authority is to provide to the authorised person so much of that means information as —

- (a) the Minister certifies, under the Minister's hand, to be required by the authorised person for that purpose; and
- (b) the Minister charged with the responsibility for the relevant authority approves to be provided for that purpose.

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(1A) The purpose mentioned in subsection (1) is any of the following:

- (a) to assess the eligibility of any person for any grant, subsidy or benefit under a relevant public scheme;
- (b) to determine if any of the powers in Part 3 should be exercised in relation to any person.

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(2) An authorised person may access or use, or disclose to another authorised person, any means information provided under subsection (1) for the purposes for which the information was provided.

(3) An authorised person may provide means information about a person concerned obtained under subsection (1) for the purpose mentioned in subsection (1A)(a) to any public authority or other organisation or person that is responsible for a prescribed public scheme (called in this subsection a recipient organisation) or any officer, employee or agent of the recipient organisation, for the recipient organisation to disburse, or facilitate the disbursement of, a grant, subsidy or benefit under the prescribed public scheme, only —

- (a) in the form of a report derived from such means information stating whether any person satisfies the eligibility criteria for a grant, subsidy or benefit under a relevant public scheme or any tier or category within such eligibility criteria (whether or not the report includes any information other than means information);
- (b) at the request of the recipient organisation; and
- (c) with the approval of the Minister.

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(4) If a person concerned opts out, in the manner determined by the Minister, from the provision of means information about the person concerned for the purpose mentioned in subsection (1A)(a), an authorised person must not, from the time the authorised person is notified that the person concerned has opted out, except with the consent of the person concerned —

(a) request the information under subsection (1) for that purpose; or

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(b) access or use any information obtained under subsection (1) for that purpose.

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(5) If a person concerned opts out, in the manner determined by the Minister, from the provision of information about the person concerned under subsection (3) for the disbursement, or for facilitating the disbursement, of all grants, subsidies or benefits under all prescribed public schemes, an authorised person must not from the time the authorised person is notified that the person concerned has opted out, disclose the information under subsection (3), except with the consent of the person concerned.

(6) A person who has not attained 21 years of age (called in this subsection the minor) may opt out from the provision of means information about the minor under subsection (1) (for the purpose mentioned in subsection (1A)(a)) or (3) only if —

(a) the minor has attained 16 years of age; and

(b) any other person who is liable to pay the minor's premium under section 4(1)(c)(ii) does not object to the opting out by the minor.

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(7) Information on a person's household composition and whether that person satisfies the eligibility criteria for a grant, subsidy or benefit under a relevant public scheme or any tier or category within such eligibility criteria, derived from information obtained under this section may be disclosed to that person.

(8) IRAS may, if it is prescribed as a recovery body, use to enforce the Scheme so much of the means information or other confidential information obtained by it (whether before, on or after 10 March 2015) in the course of performing its functions under section 6 of the Inland Revenue Authority of Singapore Act 1992 as the Minister charged with the responsibility for finance approves to be used for such purpose.

Offence and immunity relating to disclosure

29.—(1) Subject to subsections (2), (3) and (4), any person who, knowing that any information about any other person was provided or obtained under any provision of section 26, 27 or 28, accesses, uses or discloses the information, without the written consent of that other person, shall be guilty of an offence and shall be liable on conviction to a fine not exceeding \$5,000 or to imprisonment for a term not exceeding 12 months or to both.

(2) No person or organisation shall be guilty of an offence under any written law or of any breach of confidence, shall incur any civil liability or shall be liable to any disciplinary action by a professional body, by virtue merely of doing any of the following in good faith and with reasonable care:

- (a) complying with a direction under section 26(1)(a) or a request under section 27(1) or 28(1);
- (b) providing or disclosing information in accordance with any provision of section 26, 27 or 28;
- (c) accessing or using information provided or obtained under any provision of section 26, 27 or 28 in accordance with the requirements of such provision and any terms and conditions imposed under section 30(1);
- (d) with the approval of the Minister —
 - (i) disclosing any information obtained under section 26, 27 or 28 to the Council for the exercise of the Council's functions and powers under this Act; or
 - (ii) where the organisation is the Council, using that information to exercise its functions and powers under this Act.

(3) Sections 26, 27 and 28 and subsection (2) apply —

- (a) despite any other written law; and
- (b) whether or not any person accessing, using or disclosing information under those provisions is under any obligation

(imposed by any written law or otherwise) not to access, use or disclose such information.

(4) Sections 26, 27 and 28 do not affect the exercise of any right or authority under any other written law or rule of law to access, use or disclose confidential information.

General

30.—(1) An approval under section 26(2)(b) or (3), 27(2)(b)(i), 28(1)(b), (3)(c) or (8) or 29(2)(d) or a direction under section 26(1)(a) may be given on such terms and conditions, as the Minister giving the approval or direction considers appropriate, regarding access to the information provided or disclosed pursuant to the approval or direction, as the case may be.

(2) A certification, an approval or a direction by a Minister under this Part may be given in relation to a particular class of confidential information about persons within a class of persons specified in the certification, approval or direction.

(3) References in this Part to the Scheme and to other provisions of this Act are to apply, before the commencement of the provisions establishing the Scheme and the commencement of those other provisions of this Act, respectively, as if those provisions were already in force.

PART 6

MISCELLANEOUS

Change of address

31.—(1) Subject to subsection (2), every person who is liable to pay any premium under section 4(1)(c)(i) or (ii) must inform the Board in writing of any change in that person's residential address.

(2) If a person has changed that person's residential address and has made a report of the change under section 10 of the National Registration Act 1965, that person is taken to have informed the Board of the change of that residential address in accordance with subsection (1).

Certificate of officer authorised by Board to be evidence

32.—(1) In any legal proceedings, a copy of an entry in the accounts of the Fund duly certified under the hand of an officer of the Board authorised by the Board to sign the certification is prima facie evidence of the entry having been made and of the truth of the contents of the entry.

(2) In any suit under section 15, the production of a certificate signed by an officer of the Board authorised by the Board to sign the certification stating the following is sufficient evidence of the amount due and sufficient authority for the court to give judgment for that amount:

- (a) the name and address of the defaulter; and
- (b) the amount of the outstanding premium payable by the defaulter.

Protection from personal liability

33. No liability is incurred by any public officer, any member of the Council or of any committee appointed under section 8(4), any member, officer or employee of the Board or a recovery body, or any other person acting under the direction of the Council or the Board, for anything which is done or purported to be done, or omitted to be done, in good faith and with reasonable care in —

- (a) the exercise or purported exercise of any power under this Act; or
- (b) the performance or purported performance of any function or duty under this Act.

Service of documents

33A.—(1) A document (other than a demand note mentioned in section 11(2)) that is permitted or required by or under this Act to be served on a person may be served as described in this section.

- (2) A document may be served on an individual —
- (a) by giving it to the individual personally;

- (b) by sending it by prepaid registered post to the address specified by the individual for the service of documents or, if no address is so specified, the individual's residential address or business address;
 - (c) by leaving it at the individual's residential address with an adult person apparently residing there, or at the individual's business address with an adult person apparently employed there;
 - (d) by affixing a copy of the document in a conspicuous place at the individual's residential address or business address;
 - (e) by sending it by fax to the fax number given by the individual as the fax number for the service of documents under this Act; or
 - (f) by sending it by email to the individual's email address.
- (3) A document may be served on a partnership (other than a limited liability partnership) —
- (a) by giving it to any partner or other similar officer of the partnership;
 - (b) by leaving it at, or by sending it by prepaid registered post to, the partnership's business address;
 - (c) by sending it by fax to the fax number used at the partnership's business address; or
 - (d) by sending it by email to the partnership's email address.
- (4) A document may be served on a body corporate (including a limited liability partnership) or an unincorporated association —
- (a) by giving it to the secretary or other similar officer of the body corporate or unincorporated association or the limited liability partnership's manager;
 - (b) by leaving it at, or by sending it by prepaid registered post to, the body corporate's or unincorporated association's registered office or principal office in Singapore;

- (c) by sending it by fax to the fax number used at the body corporate's or unincorporated association's registered office or principal office in Singapore; or
 - (d) by sending it by email to the body corporate's or unincorporated association's email address.
- (5) Service of a document under this section takes effect —
- (a) if the document is sent by fax and a notification of successful transmission is received, on the day of the transmission;
 - (b) if the document is sent by email, at the time that the email becomes capable of being retrieved by the person; and
 - (c) if the document is sent by prepaid registered post, 2 days after the day the document was posted (even if it is returned undelivered).
- (6) A document may be served on a person under this Act by email only with that person's prior written consent.
- (7) This section does not apply to documents to be served in proceedings in court or whose manner of service is otherwise provided by or under this Act.
- (8) In this section —
- “business address” means —
 - (a) in the case of an individual, the individual's usual or last known place of business in Singapore; and
 - (b) in the case of a partnership (other than a limited liability partnership), the partnership's principal or last known place of business in Singapore;
 - “email address” means the last email address given by the addressee concerned as the email address for the service of documents under this Act;
 - “residential address” means an individual's usual or last known place of residence in Singapore and includes an address provided in accordance with section 31.

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Service of demand notes

33B.—(1) A demand note may be served as described in this section.

- (2) A demand note may be served on a person —
- (a) by giving it to the person personally;
 - (b) by sending it by prepaid registered post to the address specified by the person generally for the service of documents permitted or required by or under this Act to be served or specifically for demand notes;
 - (c) if no address mentioned in paragraph (b) is so specified, by sending it by prepaid registered post to —
 - (i) the person’s residential address;
 - (ii) the person’s business address;
 - (iii) any correspondence address provided by the person —
 - (A) in relation to the administration of this Act; or
 - (B) in accordance with regulations made under section 34; or
 - (iv) if the person is an insured person who has not attained 21 years of age —
 - (A) the residential address of the insured person’s parent;
 - (B) the business address of the insured person’s parent; or
 - (C) any correspondence address mentioned in sub-paragraph (iii) provided by the insured person’s parent;
 - (d) by leaving it at the person’s residential address with an adult person apparently residing there, or at the person’s business address with an adult person apparently employed there;

- (e) by affixing a copy of the demand note in a conspicuous place at the person's residential address or business address;
 - (f) by sending it by fax to the fax number given by the person generally for the service of documents permitted or required by or under this Act to be served or specifically for demand notes; or
 - (g) by sending it by email in any manner provided in subsection (3).
- (3) For the purposes of subsection (2)(g), a demand note may be served on a person (*A*) —
- (a) by sending it by email to the last email address given by *A* to the recovery body, as the email address for the service of demand notes under this Act, if *A* has given prior written consent to service in this manner; or
 - (b) by sending it by email to an email address of *A*, if —
 - (i) the recovery body sends *A* an email at that email address;
 - (ii) the email contains a prominent notice stating —
 - (A) that if *A* sends any reply to the recovery body from that email address, *A* is treated as consenting to service of any demand note on *A*, by sending it by email to that email address; and
 - (B) that *A* may, at any time, give the recovery body a notice in writing —
 - (BA) refusing service on *A* by email at that email address; and
 - (BB) specifying a valid address or valid email address at which *A* may be served with a demand note;
 - (iii) *A* sends a reply to the recovery body from that email address and does not give the recovery body the

notice mentioned in sub-paragraph (ii)(B) in that reply; and

- (iv) in the period between the date *A* sends the reply and the date immediately before the day the demand note is served (both dates inclusive), *A* does not give the recovery body the notice mentioned in sub-paragraph (ii)(B).

(4) Service of a demand note on a person under this section takes effect —

- (a) if the demand note is sent by fax and a notification of successful transmission is received, on the day of the transmission;
- (b) if the demand note is sent by email, at the time that the email becomes capable of being retrieved by the person; and
- (c) if the demand note is sent by prepaid registered post, 2 days after the day the demand note was posted (even if it is returned undelivered).

(5) In addition, the Minister may by regulations made under section 34 prescribe, in relation to an electronic service of a recovery body, that despite anything in the relevant written law, the provisions of the relevant written law (so far as relevant) apply in relation to the service by the recovery body of a demand note under this Act using the electronic service as they apply to the service of documents permitted or required to be served by the electronic service under the relevant written law, with any exceptions, modifications and adaptations that may be prescribed.

(6) Service of a demand note in accordance with any relevant written law as applied by regulations made for the purpose of subsection (5) takes effect at the time when an electronic record of it enters the person's account with the electronic service.

(7) This section does not affect the service of a demand note in accordance with any other written law or in any manner agreed by the person to be served.

(8) In this section —

“business address” has the meaning given by section 33A(8);

“demand note” means a demand note mentioned in section 11(2);

“electronic service”, in relation to a recovery body, means any prescribed system established under any written law that enables the recovery body to serve any document, and includes —

(a) if the Board is prescribed as a recovery body, the electronic service platform provided under section 74(1) of the CPF Act; and

(b) if IRAS is prescribed as a recovery body, the system established under section 29(1) of the Inland Revenue Authority of Singapore Act 1992;

“parent”, in relation to an insured person, means any parent of an insured person who is required under section 4(1)(c)(ii) to pay any premium for the insured person;

“relevant written law”, in relation to an electronic service, means —

(a) the written law under which the electronic service is established; and

(b) any written law that provides for the procedure for the use of the electronic service, the circumstances in which a document may be served through the electronic service, and the manner in which a person who has been served a document through the electronic service is to be notified of such service,

and includes —

(c) if the electronic service platform provided under section 74(1) of the CPF Act is prescribed as an electronic service, the CPF Act and any subsidiary legislation mentioned in section 74(4) or (5) of that Act; and

- (d) if the system established under section 29(1) of the Inland Revenue Authority of Singapore Act 1992 is prescribed as an electronic service, any provision or subsidiary legislation mentioned in paragraph (a) or (c) of the definition of “relevant tax legislation” (for any document or information permitted or required under such legislation to be served or given) in section 29(7) of that Act;

“residential address” means a person’s usual or last known place of residence in Singapore and includes an address provided in accordance with section 31.

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Regulations

34.—(1) The Minister may make regulations for carrying out the purposes and provisions of this Act.

(2) Without limiting subsection (1), such regulations may —

- (a) despite section 3(3), provide for the circumstances in which a person ceases to be an insured person or may be reinstated as an insured person, including —
- (i) refunds and payments to be made to adjust for such changes; and
 - (ii) interest paid into that person’s medisave account to be deducted and paid to the general moneys of the Central Provident Fund;
- (b) impose premium loading for insured persons who do not satisfy the Board that they have no pre-existing medical conditions;

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- (c) prescribe the benefits payable under the Scheme (which may differ for different classes of insured persons) and make provision for claims for such benefits, including —
- (i) the circumstances in which an insured person is entitled to claim such benefits, including limiting benefits to any approved medical treatment or

- services which are assessed by the Council or a committee appointed under section 8(4) to be appropriate in the circumstances of any particular case;
- (ii) the form and manner of submitting claims under the Scheme, including provision for direct submission of such claims by approved medical institutions; and
 - (iii) providing for any payments which an insured person is liable to make under this Act to be deducted from the benefits payable to that person;
- (d) prescribe the circumstances for imposing and the manner of computing premiums (which may be at different rates for different classes of insured persons), interest (including compound interest) under section 11(1)(a) and penalties imposed under section 17, and the order in which payments are applied to such premiums, interest and penalties;
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- (e) prescribe the circumstances in which premiums, interest under section 11(1)(a) and penalties imposed under section 17 are payable by a person (other than an insured person) and may be deducted from that person's medisave account under section 4(2)(b);
- (f) provide for any payment under this Act to be deducted from the medisave account of the person liable to make that payment;
- (g) provide for the refund of any premium, interest under section 11(1)(a), penalty under section 17 or other payment made under this Act (called in this paragraph the refunded payment), including —
- (i) the rate, manner or circumstances for the refund to be made;
 - (ii) for any payments which the insured person is liable to make under this Act to be deducted from the amount to be refunded; and

- (iii) if the refunded payment was deducted from an account of a CPF member in the Central Provident Fund, the refund, to that or any other account of that CPF member in the Central Provident Fund, of the whole or such part of the interest which would have been payable if the refunded payment had not been so deducted;
- (h) prescribe the fees and charges for the purposes of this Act;
- (i) provide in respect of any offence under the regulations —
 - (i) in a case where the offender is an individual, for a penalty not exceeding a fine of \$5,000 or imprisonment for a term not exceeding 12 months or both for each offence; or
 - (ii) in any other case, for a penalty not exceeding a fine of \$10,000 for each offence;
- (j) provide, in any case where a CPF member or the CPF member's dependant is insured under a medical insurance scheme or other insurance scheme approved by the Minister, for —
 - (i) the withdrawal of money from the CPF member's medisave account for the payment of any premium payable by the CPF member or the dependant in respect of the medical insurance scheme or other insurance scheme;
 - (ii) the refund of any premium paid by the CPF member or the dependant in respect of the medical insurance scheme or other insurance scheme, the circumstances under which any such refund is to be made, and the determination of the manner in which any such refund will be made (including the person who will make any such determination);
 - (iii) the payment of any rebate given in respect of the medical insurance scheme or other insurance scheme, the circumstances under which any such payment will be made, and the determination of the

manner in which any such payment will be made (including the person who will make any such determination);

- (iv) the insurer to pay administrative fees to the Board for any material change or error in relation to any withdrawal, refund or payment by the Board arising from incorrect information provided by the insurer or from such other circumstances as may be prescribed; and
- (v) transitional provisions for a medical insurance scheme or other insurance scheme approved by the Minister for the purposes of this paragraph, if regulations made under section 77(1)(k) of the CPF Act applying to that medical insurance scheme or other insurance scheme are revoked;
- (k) [*Deleted by Act 40 of 2024 wef 01/04/2025*]
- (l) exempt any person or class of persons from the Scheme or any provision of this Act, or modify the application of this Act in relation to any person insured under the Scheme by virtue of section 35(1) or any other class of persons;
- (m) prescribe the circumstances for the termination of insurance cover under the Scheme in relation to any person or class of persons insured under the Scheme by virtue of section 35(1);
- (n) make transitional and saving provisions for the MediShield Fund and MediShield Scheme, including for the payment of benefits, the recovery of premiums payable and the refund of payments made under that Scheme on or after 1 November 2015;
- (o) make financial provisions in relation to the Fund and the Scheme, including the audit of the Fund and the Scheme and the submission of reports on the administration and enforcement of the Fund or the Scheme; and
- (p) prescribe anything that is required or permitted to be prescribed under this Act.

(3) The regulations made under this Act may make different provisions for different classes of persons.

(4) All regulations made under this Act are to be presented to Parliament as soon as possible after publication in the *Gazette*.

Transitional and saving provisions

35.—(1) Every person who, not being a citizen or permanent resident of Singapore, is an insured person under the MediShield Scheme immediately before 1 November 2015 continues to be insured under the Scheme —

- (a) with such modifications as may be prescribed in the relevant regulations; and
- (b) until that insurance cover is terminated under the relevant regulations.

(2) Except as provided in subsection (1), the Scheme does not apply to any person who is not a citizen or permanent resident of Singapore.

(3) Section 13(1)(b) of the CPF Act in force before 1 November 2015 continues to apply to withdrawals from a person's medisave account for the payment of premiums payable for insurance cover under the MediShield Scheme as if that section was not amended by this Act.

(4) Section 16A of the CPF Act in force before 1 November 2015 continues to apply to premiums payable for a person's insurance cover under the MediShield Scheme as if that section was not amended by this Act.

(5) Section 53A of the CPF Act in force immediately before 1 November 2015 continues to apply to any thing done before that date by any person who was below the age of 16 years or 21 years (as the case may be) when that thing was done.

LEGISLATIVE HISTORY

MEDISHIELD LIFE SCHEME ACT 2015

This Legislative History is a service provided by the Law Revision Commission on a best-efforts basis. It is not part of the Act.

1. Act 4 of 2015 — MediShield Life Scheme Act 2015

Bill	:	3/2015
First Reading	:	19 January 2015
Second and Third Readings	:	29 January 2015
Commencement	:	10 March 2015 (except sections 3 to 8, 10 to 18, 31, 32 and 35 to 38) 31 July 2015 (section 8) 1 November 2015 (sections 3 to 7, 10, 31, 32(1) and 35 to 38) 1 November 2016 (Part 3) 1 April 2020 (section 32(2))

2. 2020 Revised Edition — MediShield Life Scheme Act 2015

Operation	:	31 December 2021
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3. Act 25 of 2021 — Courts (Civil and Criminal Justice) Reform Act 2021 (Amendments made by section 158 of the above Act)

Bill	:	18/2021
First Reading	:	26 July 2021
Second and Third Readings	:	14 September 2021
Commencement	:	1 April 2022

4. Act 40 of 2024 — MediShield Life Scheme (Amendment) Act 2024 (Amendments made by the above Act)

Bill	:	39/2024
First Reading	:	14 October 2024
Second and Third Readings	:	11 November 2024
Commencement	:	1 April 2025

Abbreviations

(updated on 29 August 2022)

G.N.	Gazette Notification
G.N. Sp.	Gazette Notification (Special Supplement)
L.A.	Legislative Assembly
L.N.	Legal Notification (Federal/Malaysian)
M.	Malaya/Malaysia (including Federated Malay States, Malayan Union, Federation of Malaya and Federation of Malaysia)
Parl.	Parliament
S	Subsidiary Legislation
S.I.	Statutory Instrument (United Kingdom)
S (N.S.)	Subsidiary Legislation (New Series)
S.S.G.G.	Straits Settlements Government Gazette
S.S.G.G. (E)	Straits Settlements Government Gazette (Extraordinary)

COMPARATIVE TABLE
MEDISHIELD LIFE
SCHEME ACT 2015

This Act has undergone renumbering in the 2020 Revised Edition. This Comparative Table is provided to help readers locate the corresponding provisions in the last Revised Edition.

2020 Ed.	Act 4 of 2015
<i>[Omitted as having had effect]</i>	36 —(1)
<i>[Omitted as having had effect]</i>	(2)
<i>[Omitted as having had effect]</i>	37 —(1)
<i>[Omitted as having had effect]</i>	(2)
<i>[Omitted as having had effect]</i>	(3)
<i>[Omitted as having had effect]</i>	(4)
<i>[Omitted as having had effect]</i>	(5)
<i>[Omitted as having had effect]</i>	(6)
<i>[Omitted as having had effect]</i>	(7)
<i>[Omitted as having had effect]</i>	(8)
<i>[Omitted as having had effect]</i>	(9)
<i>[Omitted as having had effect]</i>	38