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No. S 135

MEDISHIELD LIFE SCHEME ACT 2015 (ACT 4 OF 2015)

MEDISHIELD LIFE SCHEME (AMENDMENT) REGULATIONS 2021

In exercise of the powers conferred by section 34 of the MediShield Life Scheme Act 2015, the Minister for Health makes the following Regulations:

Citation and commencement

1. These Regulations are the MediShield Life Scheme (Amendment) Regulations 2021 and come into operation on 1 March 2021.

Amendment of regulation 2

2. Regulation 2(1) of the MediShield Life Scheme Regulations 2015 (G.N. No. S 622/2015) (called in these Regulations the principal Regulations) is amended —

(a) by inserting, immediately after the definition of “approved community hospital”, the following definition:

““approved day surgery centre” means an approved medical institution which is a medical clinic that provides day surgical treatment;”;

(b) by inserting, immediately after the definition of “approved outpatient treatment”, the following definitions:

““approved private hospital” means an approved medical institution which is a private hospital;

“approved public healthcare institution” means an approved medical institution which is a restructured hospital, a public specialist

outpatient clinic or a national specialty centre;” and

(c) by inserting, immediately after the definition of “long term parenteral nutrition”, the following definition:

““medical clinic” has the meaning given by section 2 of the Private Hospitals and Medical Clinics Act (Cap. 248);”.

Amendment of regulation 13

3. Regulation 13 of the principal Regulations is amended by deleting paragraph (1) and substituting the following paragraph:

“(1) The total amount of claims that may be paid under an insured person’s MediShield Life cover in respect of each insurance period is an amount not exceeding an insurance period limit of —

(a) \$100,000, if the insured person was admitted before 1 March 2021; or

(b) \$150,000, if the insured person was admitted on or after 1 March 2021.”.

Amendment of regulation 14

4. Regulation 14 of the principal Regulations is amended —

(a) by deleting “\$250,000” in the second paragraph of the *Illustration* and substituting “\$350,000”;

(b) by deleting “\$100,000” in sub-paragraphs (b) and (c) of the third paragraph of the *Illustration* and substituting in each case “\$150,000”; and

(c) by deleting “\$240,000” in the fourth paragraph of the *Illustration* and substituting “\$340,000”.

Amendment of First Schedule

5. The First Schedule to the principal Regulations is amended —

(a) by deleting the Schedule heading and substituting the following Part heading:

“PART 1

STANDARD PREMIUM

(For insurance periods commencing on or after 1 November 2015 but before 1 March 2021)”; and

(b) by inserting, immediately after the table in Part 1, the following Part:

“PART 2

STANDARD PREMIUM

(For insurance periods commencing on or after 1 March 2021)

<i>Age of insured person on the relevant date</i>	<i>Standard premium</i>
1 – 20 years	\$145
21 – 30 years	\$250
31 – 40 years	\$390
41 – 50 years	\$525
51 – 60 years	\$800
61 – 65 years	\$1,020
66 – 70 years	\$1,100
71 – 73 years	\$1,195
74 – 75 years	\$1,320
76 – 78 years	\$1,530
79 – 80 years	\$1,590
81 – 83 years	\$1,675
84 – 85 years	\$1,935
86 – 90 years	\$2,025
91 years and older	\$2,055

”.

Amendment of Second Schedule

6. The Second Schedule to the principal Regulations is amended —

- (a) by inserting, immediately after the words “1 November 2015” in the heading of Part 1, the words “but before 1 March 2021”;
- (b) by deleting the *Note* (including paragraphs 1, 2 and 3) in Part 1;
- (c) by inserting, immediately after Part 1, the following Part:

“PART 1A

PREMIUM REBATE FOR INSURED PERSON BORN
BEFORE 1 JANUARY 1950

(For insurance periods commencing on or after 1 March 2021)

Insured person's age on relevant commencement date	Premium rebate where insured person's age on relevant date is —						
	71 – 73 years	74 – 75 years	76 – 78 years	79 – 80 years	81 – 83 years	84 – 85 years	86 – 90 years
41 – 50 years	\$82	\$97	\$109	\$129	\$228	\$236	\$236
51 – 60 years	\$41	\$48	\$55	\$65	\$114	\$118	\$118

- (d) by inserting, immediately after the words “1 November 2015” in the heading of Part 2, the words “but before 1 March 2021”;
- (e) by deleting the *Note* (including paragraphs 1, 2 and 3) in Part 2; and
- (f) by inserting, immediately after Part 2, the following Part and *Note*:

“PART 3

PREMIUM REBATE FOR INSURED PERSON BORN
ON OR AFTER 1 JANUARY 1950

(For insurance periods commencing on or after 1 March 2021)

Insured person's age on relevant commencement date	Premium rebate where insured person's age on the relevant date is —							
	66 – 70 years	71 – 73 years	74 – 75 years	76 – 78 years	79 – 80 years	81 – 83 years	84 – 85 years	86 – 90 years
30 years and below	\$51	\$112	\$193	\$273	\$329	\$462	\$507	\$564
31 – 40 years	\$43	\$84	\$145	\$205	\$247	\$347	\$380	\$423
41 – 50 years	\$38	\$56	\$97	\$137	\$165	\$231	\$253	\$282
51 – 60 years	\$32	\$32	\$48	\$68	\$82	\$116	\$127	\$141
61 – 70 years	N.A.	\$13	\$35	\$53	\$67	\$75	\$81	\$95

Note:

1. In this Schedule —

“relevant commencement date”, in relation to an insured person's MediShield Life cover, means the insured person's next birthday falling after the commencement date of —

- (a) the insured person's MediShield Life cover; or
- (b) if the insured person's MediShield Life cover has been continuously in force since it replaced the insured person's pre-existing MediShield cover under regulation 19(1), the commencement date of the insured person's pre-existing MediShield cover;

“relevant date”, in relation to the premium rebate for an insured person's MediShield Life cover during an insurance period, means the insured person's next birthday falling after the first day of that insurance period.

2. The Ninth Schedule modifies the premium rebate for the first insurance period of an insured person's MediShield Life cover to which regulation 20(1)(a) applies.”.

Amendment of Third Schedule

7. Paragraph 10 of the Third Schedule to the principal Regulations is amended —

- (a) by inserting, immediately after the words “insured person” in sub-paragraph (a), the words “, with an admission date before 1 March 2021”;
- (b) by deleting the words “drugs or alcohol; or” in sub-paragraph (d) and substituting the words “drugs or alcohol, with an admission date before 1 March 2021;”; and
- (c) by inserting, immediately after sub-paragraph (d), the following sub-paragraph:
- “(da) addiction to any controlled drug that is specified in the First Schedule to the Misuse of Drugs Act (Cap. 185) or the insured person being under the influence of any such controlled drug; or”.

Amendment of Part 1 of Fifth Schedule

8. Part 1 of the Fifth Schedule to the principal Regulations is amended —

- (a) by inserting, immediately after the words “approved private hospital” in the first column of the item relating to “Class A or approved private hospital”, the words “(with admission date before 1 March 2021)”;
- (b) by inserting, immediately above the item relating to “Approved community hospital (*subsidised*)”, the following items:

“

Class A (with admission date on or after 1 March 2021)	0.35	0.35	0.35
Approved private hospital (with admission date on or after 1 March 2021)	0.25	0.25	0.25

”;

- (c) by inserting, immediately after the words “(*non-subsidised*)” in the first column of the item

relating to “Day surgery (*non-subsidised*)”, the words “(with admission date before 1 March 2021)”; and

- (d) by inserting, immediately after the last item of the Table, the following items:

“

Day surgery (<i>non-subsidised</i>) in approved public healthcare institution (with admission date on or after 1 March 2021)	0.35	0.35	0.35
Day surgery (<i>non-subsidised</i>) in approved private hospital or approved day surgery centre (with admission date on or after 1 March 2021)	0.25	0.25	0.25

”.

Amendment of Sixth Schedule

9. The Sixth Schedule to the principal Regulations is amended —

- (a) by deleting the words “care institution); or” in item 1(a) and substituting the words “care institution), with admission date on or after 1 November 2015 but before 1 March 2021”;
- (b) by inserting, immediately after paragraph (a) of item 1, the following paragraph:

“(aa) in an approved medical institution (other than an approved community hospital or approved in-patient palliative care institution), with admission date on or after 1 March 2021:

- | | |
|--|---|
| (i) where admitted as an in-patient | \$800 per day, and an additional \$200 per day for the first 2 days of each admission |
| (ii) where admitted for day surgical treatment | \$800 per day”; |

(c) by inserting, immediately after the words “care institution)” in item 1(b), the words “, with admission date on or after 1 November 2015 but before 1 March 2021”;

(d) by inserting, immediately after paragraph (b) of item 1, the following paragraph:

“(c) in an approved community hospital (other than in respect of any approved in-patient palliative care provided by the approved community hospital as an approved in-patient palliative care institution) for —

- | | |
|--|-----------------|
| (i) rehabilitative care, with an admission date on or after 1 March 2021 | \$350 per day |
| (ii) sub-acute care, with an admission date on or after 1 March 2021 | \$430 per day”; |

(e) by inserting, immediately after the words “approved medical institution” in item 2, the words “, with admission date on or after 1 November 2015 but before 1 March 2021”;

(f) by inserting, immediately after item 2, the following item:

“2A. Daily ward and treatment charges for any treatment for or in respect of any mental illness or personality disorder (inclusive of meal charges, prescriptions and professional charges, investigations and other miscellaneous charges, unless listed under any other item) incurred as follows, with admission date on or after 1 March 2021 (up to 60 days per insurance period) —

- | | |
|--|--|
| (a) in an approved medical institution for day surgical treatment | \$160 per day |
| (b) in the Institute of Mental Health as an in-patient | \$160 per day |
| (c) in an approved medical institution not mentioned in paragraph (b) as an in-patient | \$1,000 per day for the first 2 days of each admission and \$160 per day for the third and subsequent days of each admission”; |

(g) by inserting, immediately after the words “other item)” in item 3, the words “, with admission date on or after 1 November 2015 but before 1 March 2021”;

(h) by inserting, immediately after item 3, the following item:

“3A. Daily ward and treatment charges (where admitted as an in-patient) in Intensive Care Unit (inclusive of meal charges, prescriptions and professional charges, investigations and other miscellaneous charges, unless listed under any other item), with admission date on or after 1 March 2021	\$2,200 per day, and an additional \$200 per day for the first 2 days of each admission”;
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- (i) by inserting, immediately after the words “medical treatment” in item 5, the words “, on or after 1 November 2015 but before 1 March 2021”;
- (j) by inserting, immediately after item 5, the following item:
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|---|------------------------|
| “5A. Renal dialysis, received as outpatient
medical treatment, on or after 1 March
2021 | \$1,100 per
month”; |
|---|------------------------|
- (k) by inserting, immediately after the word “radiotherapy” in item 8(a), the words “, where treatment is received on or after 1 November 2015 but before 1 March 2021”;
- (l) by inserting, immediately after paragraph (a) of item 8, the following paragraphs:
- | | |
|---|--------------------------|
| “(aa) External radiotherapy (excluding
hemi-body radiotherapy), where
treatment is received on or after
1 March 2021 | \$300 per treatment |
| (ab) Hemi-body radiotherapy, where
treatment is received on or after
1 March 2021 | \$900 per
treatment”; |
- (m) by inserting, immediately after the word “X-ray” in item 8(b), the words “, where treatment is received on or after 1 November 2015 but before 1 March 2021”;
- (n) by inserting, immediately after the words “medical treatment” in item 9, the words “, where treatment is received on or after 1 November 2015 but before 1 March 2021”;
- (o) by inserting, immediately after item 9, the following item:
- | | |
|---|-------------------|
| “9A. Immunosuppressants for organ
transplant, received as outpatient
medical treatment, where treatment is
received on or after 1 March 2021 | \$550 per month”; |
|---|-------------------|

(p) by inserting, immediately after the word “treatment” in item 11, the words “, with admission date on or after 1 November 2015 but before 1 March 2021”; and

(q) by inserting, immediately after item 11, the following item:

“11A. Radiosurgery treatment, with	\$10,000 per
admission date on or after 1 March	course of
2021	treatment”.

Amendment of Part 1 of Seventh Schedule

10. Part 1 of the Seventh Schedule to the principal Regulations is amended —

(a) by inserting, immediately after the words “radiosurgery treatment” in item 3, the words “received as day surgery”;

(b) by inserting, immediately after the words “claim is made” in item 3(b), the words “, with admission date on or after 1 November 2015 but before 1 March 2021”; and

(c) by inserting, immediately after paragraph (b) of item 3, the following paragraph:

“(c) in the case where the insured person is 81 years of age or older at the person’s next birthday falling after the first day of the insurance period in respect of which the claim is made, with admission date on or after 1 March 2021 \$2,000”.

[G.N. Nos. S 300/2018; S 465/2018; S 731/2018; S 190/2019; S 286/2019; S 866/2019; S 192/2020; S 224/2020; S 898/2020; S 933/2020]

Made on 25 February 2021.

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(To be presented to Parliament under section 34(4) of the
MediShield Life Scheme Act 2015).