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MEDISHIELD LIFE SCHEME ACT 2015 (ACT 4 OF 2015)

MEDISHIELD LIFE SCHEME (PREMIUM RECOVERY) (AMENDMENT) REGULATIONS 2018

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 (Premium Recovery) (Amendment) Regulations 2018 and come into operation on 9 April 2018.

Deletion and substitution of regulation 2

2. Regulation 2 of the MediShield Life Scheme (Premium Recovery) Regulations 2016 (G.N. No. S 534/2016) (called in these Regulations the principal Regulations) is deleted and the following regulation substituted therefor:

“Definitions

2. In these Regulations, unless the context otherwise requires —

“demand note” means a demand note required to be served under section 11(2) of the Act;

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

“unpaid interest”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any interest (including compound interest) imposed under

section 11(1)(a) of the Act on the insured person's premium and that remains unpaid at the time regulation 4 is applied to the payment from that person;

“unpaid penalty”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any penalty imposed under section 17 of the Act on the insured person's premium and that remains unpaid at the time regulation 4 is applied to the payment from that person;

“unpaid premium”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any premium in respect of the insured person's MediShield Life cover that remains unpaid at the time regulation 4 is applied to the payment from that person.”.

Amendment of regulation 4

3. Regulation 4 of the principal Regulations is amended —

(a) by deleting the word “or” at the end of paragraph (a);

(b) by deleting the comma at the end of paragraph (b) and substituting the word “; or”, and by inserting immediately thereafter the following paragraph:

“(c) any other person required under section 4(2)(b) of the Act to pay any premium in respect of the insured person,”;

(c) by inserting, immediately after the word “applied”, the words “towards the insured person's unpaid premium, and any unpaid interest and unpaid penalty imposed on the insured person's premium, that the person who made the payment is required to pay,”; and

(d) by deleting paragraphs (i), (ii) and (iii) and substituting the following paragraphs:

“(i) first, the unpaid penalty (if any) imposed on the insured person's premium for the first insurance period of the insured person's MediShield Life cover;

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- (ii) second, the unpaid interest (if any) imposed on the insured person's premium for the first insurance period of the insured person's MediShield Life cover;
 - (iii) third, the insured person's unpaid premium for the first insurance period of the insured person's MediShield Life cover (if any);
 - (iv) then, towards any unpaid penalty, unpaid interest and unpaid premium of the insured person's MediShield Life cover, in the order in paragraphs (i), (ii) and (iii), for each subsequent insurance period in turn.”.

New regulation 5A

4. The principal Regulations are amended by inserting, immediately after regulation 5, the following regulation:

“Penalty

5A.—(1) For the purposes of section 17 of the Act, the amount of penalty that may be imposed in respect of an insured person's premium for an insurance period is —

- (a) 5% of the insured person's premium for the insurance period that remains unpaid on the first penalty date; and
- (b) 12% of the insured person's premium for the same insurance period that remains unpaid on the second penalty date.

(2) In this regulation —

“first penalty date”, for an insured person's premium for an insurance period, is a date (not earlier than one month after the beginning of the insurance period) specified for the purposes of paragraph (1)(a) in the demand note that imposes the penalty;

“second penalty date”, for an insured person's premium for an insurance period, is a date (not earlier than the first

anniversary of the first penalty date for the insured person's premium for the insurance period) specified for the purposes of paragraph (1)(b) in the demand note that imposes the penalty.”.

Deletion and substitution of regulation 6

5. Regulation 6 of the principal Regulations is deleted and the following regulation substituted therefor:

“Service of demand note

6.—(1) A demand note may be served on a person in any of the following ways:

- (a) by leaving the demand note at, or by sending it by prepaid post to, any of the following addresses:
 - (i) the person's residential address (including an address provided in accordance with section 31 of the Act);
 - (ii) any correspondence address provided by the person —
 - (A) in relation to the administration of the Act;
 - (B) to an approved medical institution in relation to any healthcare-related public scheme;
 - (C) to a healthcare institution which is owned or operated by a cluster HQ or its subsidiary; or
 - (D) to the Board for the purposes of the Central Provident Fund Act (Cap. 36);
 - (iii) in addition, if the person is an insured person who is below 21 years of age —
 - (A) the residential address of the insured person's parent (including an address provided by the parent in accordance with section 31 of the Act);

(B) any correspondence address mentioned in sub-paragraph (a)(ii) provided by the insured person's parent; or

(C) the usual or last known address of the place of residence or business of the insured person's parent;

(b) in an electronic message that the person —

(i) may reasonably be expected to be aware has been sent; and

(ii) is capable of retrieving.

(2) A demand note is taken to be duly served on a person if it is sent by registered post addressed to any of the following addresses provided by the person:

(a) the person's residential address provided in accordance with section 31 of the Act; or

(b) a correspondence address provided under paragraph (1)(a)(ii) (except paragraph (1)(a)(ii)(C)).

(3) This regulation 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.

(4) In this regulation, "cluster HQ" means —

(a) National Healthcare Group Pte. Ltd.;

(b) National University Health System Pte. Ltd.; or

(c) Singapore Health Services Pte. Ltd."

Made on 2 April 2018.

CHAN HENG KEE
*Permanent Secretary,
Ministry of Health,
Singapore.*

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