
First published in the Government *Gazette*, Electronic Edition, on 29 October 2021 at 5 pm.

No. S 807

CARESHIELD LIFE AND LONG-TERM CARE ACT 2019
(ACT 26 OF 2019)

CARESHIELD LIFE AND LONG-TERM CARE
(CSHL SCHEME) (AMENDMENT)
REGULATIONS 2021

In exercise of the powers conferred by section 64 of the CareShield Life and Long-Term Care Act 2019, the Minister for Health makes the following Regulations:

Citation and commencement

1. These Regulations are the CareShield Life and Long-Term Care (CSHL Scheme) (Amendment) Regulations 2021 and come into operation on 1 November 2021.

Amendment of regulation 2

2. Regulation 2(1) of the CareShield Life and Long-Term Care (CSHL Scheme) Regulations 2020 (G.N. No. S 849/2020) (called in these Regulations the principal Regulations) is amended by deleting the word “and” at the end of sub-paragraph (b), and by inserting immediately thereafter the following sub-paragraphs:

“(ba) every individual mentioned in section 6(1)(c) of the Act —

- (i) who is a citizen of Singapore or a permanent resident of Singapore on 1 November 2021;
- (ii) whose birthday falls within the period prescribed in the CareShield Life and Long-Term Care (Prescribed Period under Section 6(1)(c)(ii)) Order 2021 (G.N. No. S 806/2021);

-
-
- (iii) who is not severely disabled on 1 November 2021;
 - (iv) who, on 1 November 2021, is insured under the ESH Scheme but not by reason of —
 - (A) an insurance cover that is in force, despite the individual's failure to pay the premium for any insurance period, because the individual has made the minimum number of premium payments; or
 - (B) an insurance cover under the former ElderShield Scheme issued on or after 1 November 2021 and backdated to a date before 1 November 2021; and
 - (v) who does not withdraw (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme before 1 January 2024;
- (bb) every individual mentioned in section 6(1)(d) of the Act —
- (i) whose birthday is before 1 January 1980;
 - (ii) who is not severely disabled on the date of application for insurance cover, or, if the individual is required by the Board to undergo a disability assessment mentioned in section 7(5)(c) of the Act, is not severely disabled on the date of the disability assessment; and
 - (iii) who does not withdraw (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme within a period of 60 days after the date the application is accepted under section 7 of the Act; and”.

Amendment of regulation 3

3. Regulation 3(2) of the principal Regulations is amended by deleting the words “or (b)” and substituting the words “, (b), (c) or (d)”.

Amendment of regulation 4

4. Regulation 4(3) of the principal Regulations is amended by deleting the words “or (b)” and substituting the words “, (b), (c) or (d)”.

Amendment of regulation 6

5. Regulation 6 of the principal Regulations is amended —

(a) by inserting, immediately after paragraph (1), the following paragraphs:

“(1A) Without affecting paragraph (1), the Board may also cancel the insurance cover of an individual mentioned in regulation 2(1)(ba) under the CSHL Scheme if —

- (a) the individual withdraws (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme before 1 January 2024 or a later date that the Board may allow;
- (b) the individual fails to pay the premium for the first insurance period of the individual’s insurance cover under the CSHL Scheme;
or
- (c) at the expiry of 75 days after the renewal date of the individual’s insurance cover under the ESH Scheme, the individual fails to pay the premium under the ESH Scheme for the insurance period immediately before the commencement of the individual’s insurance cover under the CSHL Scheme.

(1B) Without affecting paragraph (1), the Board may also cancel the insurance cover of an individual mentioned in regulation 2(1)(bb) under the CSHL Scheme if —

- (a) the individual is found to have been severely disabled before the commencement of the individual's insurance cover under the CSHL Scheme;
 - (b) the individual withdraws (whether on his or her own or by an authorised applicant acting on behalf of the individual) from the CSHL Scheme within a period of 60 days after the date the application is accepted under section 7 of the Act or a longer period that the Board may allow;
 - (c) the individual fails to pay the premium for the first insurance period of the individual's insurance cover under the CSHL Scheme; or
 - (d) at the expiry of 75 days after the renewal date of the individual's insurance cover under the ESH Scheme, the individual fails to pay the premium under the ESH Scheme for the insurance period immediately before the commencement of the individual's insurance cover under the CSHL Scheme.”;
- (b) by deleting the words “paragraph (1)” in paragraph (2) and substituting the words “paragraph (1), (1A) or (1B)”;
- (c) by inserting, immediately after paragraph (2), the following paragraph:
- “(3) Paragraphs (1A)(a) and (b) and (1B)(b) and (c) do not apply to an individual whose claim under the CSHL Scheme has been accepted by the Administrator under section 16 of the Act.”.

Amendment of regulation 7

6. Regulation 7(1) of the principal Regulations is amended —
- (a) by deleting the word “or” at the end of sub-paragraph (b); and
 - (b) by deleting the full-stop at the end of sub-paragraph (c) and substituting the word “; or”, and by inserting immediately thereafter the following sub-paragraph:
 - “(d) if the Board, with the Minister’s approval, considers that there are exceptional circumstances for the termination of the individual’s insurance cover.”.

Amendment of regulation 8

7. Regulation 8 of the principal Regulations is amended —
- (a) by inserting, immediately after paragraph (1), the following paragraph:
 - “(1A) The Board may reinstate the insurance cover of an individual mentioned in regulation 7(1)(d) whose insurance cover was terminated in accordance with regulation 7 if the Board, with the Minister’s approval, considers that the exceptional circumstances for the termination of the individual’s insurance cover under regulation 7(1)(d) no longer apply.”; and
 - (b) by deleting the words “paragraph (1)” in paragraph (2) and substituting the words “paragraph (1) or (1A)”.

Amendment of regulation 11

8. Regulation 11 of the principal Regulations is amended —
- (a) by deleting paragraph (2) and substituting the following paragraph:
 - “(2) If the insured person ceases to be entitled to the payment of an insured sum in any month during the insurance period immediately before *P* (despite being

earlier entitled to such payment during that same insurance period), the insured person must pay the premium in respect of *P*, unless —

- (a) his or her obligation to pay the premium has ended because of paragraph (1)(b) or (c); or
- (b) the insured person subsequently becomes entitled to the payment of an insured sum during the insurance period immediately before *P*.”; and

(b) by inserting, immediately after the words “paragraph (1)(a),” in paragraph (3), the words “(b) or (c),”.

Amendment of regulation 13

9. Regulation 13 of the principal Regulations is amended by deleting the words “CareShield Life supplement premium” in paragraphs (1)(b) and (3) and substituting in each case the words “supplement premium”.

Amendment of regulation 16

10. Regulation 16 of the principal Regulations is amended by deleting paragraph (a).

Amendment of regulation 18

11. Regulation 18 of the principal Regulations is amended by inserting, immediately after paragraph (2), the following paragraphs:

“(2A) The Board may also appoint a relevant CPF member to pay the whole or any part of the premium for the insurance period if —

- (a) the insured person is an individual mentioned in regulation 2(1)(ba); and
- (b) the relevant CPF member was the payer of the insured person’s premium for the insured person’s insurance cover under the ESH Scheme for the insurance period

immediately before the commencement of the insured person's insurance cover under the CSHL Scheme.

(2B) The Board may also appoint a relevant CPF member to pay the whole or any part of the premium for the insurance period if —

- (a) the relevant CPF member is the spouse of the insured person; and
- (b) the relevant CPF member has sufficient amount standing to the credit of his or her medisave account to pay the whole or any part of that premium for the insurance period.”.

Amendment of regulation 20

12. Regulation 20(1) of the principal Regulations is amended by deleting sub-paragraph (b) and substituting the following sub-paragraph:

“(b) the insured person or the relevant CPF member made a false or an inaccurate representation to the Board, or provided the Board with any inaccurate, incorrect or misleading information, in connection with the application for payment of a premium for the insurance cover of an insured person under any of the following disability insurance schemes to be deducted from the relevant CPF member's medisave account:

- (i) the CSHL Scheme;
- (ii) the ESH Scheme;
- (iii) a Supplement Scheme.”.

Amendment of regulation 23

13. Regulation 23 of the principal Regulations is amended —

- (a) by deleting sub-paragraph (b) of paragraph (1) and substituting the following sub-paragraph:

“(b) the insurance cover was terminated because of the death of the individual concerned, or the cessation of citizenship or permanent residency of Singapore, which occurred within a period of 60 days starting on the commencement date of the insurance cover, if the whole or any part of the premium for the first insurance period has been paid.”; and

(b) by deleting the words “paragraph (1)(b)(i) or (ii)” in paragraph (2) and substituting the words “paragraph (1)(b)”.

New regulation 23A

14. The principal Regulations are amended by inserting, immediately after regulation 23, the following regulation:

“Refund of excess premium

23A. The Board may refund (without interest) from the Fund all or any part of the premiums paid by or on behalf of the individual if the Board finds that the premiums have been paid in excess of the amount that ought to have been paid.”.

Amendment of regulation 24

15. Regulation 24 of the principal Regulations is amended —

- (a) by deleting the words “interest or penalty” in paragraph (1) and substituting the words “interest under section 23 or penalty under section 29”;
- (b) by deleting sub-paragraphs (a) and (b) of paragraph (1) and substituting the following sub-paragraphs:

- “(a) into the medisave account of the individual who paid the premium, interest or penalty, or in cash or any cash equivalent to that individual, as the Board considers fit; or
- (b) into the medisave account of the insured person or in cash or any cash equivalent to the insured person, as the Board considers fit.”;
- (c) by deleting the words “the amount mentioned in paragraph (1)(a)” in paragraph (2) and substituting the words “the amount of the refunded premium, interest or penalty”; and
- (d) by deleting the words “interest or penalty” in paragraph (3) and substituting the words “interest under section 23 or penalty under section 29”.

Amendment of First Schedule

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

- (a) by deleting the words “the specified date” wherever they appear in item 3 and substituting in each case the words “1 December 2021”; and
- (b) by inserting, immediately after item 3, the following items:

“

4. Individual mentioned in section 6(1)(c) of the Act read with regulation 2(1)(ba)	1 December 2021
5. Individual mentioned in section 6(1)(d) of the Act who — (i) fits the description in regulation 2(1)(bb); and (ii) is not required by the Board to undergo a disability assessment mentioned in section 7(5)(c) of the Act	1 December 2021, or the date the individual applies for insurance cover under the CSHL Scheme (on his or her own or by an authorised applicant acting on his or her behalf), whichever is the later

<p>6. Individual mentioned in section 6(1)(d) of the Act who —</p> <p>(i) fits the description in regulation 2(1)(bb); and</p> <p>(ii) is required by the Board to undergo a disability assessment mentioned in section 7(5)(c) of the Act</p>	<p>1 December 2021, or the date the individual undergoes disability assessment, whichever is the later</p>
--	--

Amendment of Second Schedule

17. The Second Schedule to the principal Regulations is amended by inserting, immediately after the row titled “1980 or later” under the heading “*Year of birth*”, the following rows:

“

1958 to 1979	-	\$612	\$624	\$637	\$649	\$662
1957	-	\$612	\$624	\$637	\$649	\$649
1956	-	\$612	\$624	\$637	\$637	\$637
1955	-	\$612	\$624	\$624	\$624	\$624
1954 or earlier	-	\$612	\$612	\$612	\$612	\$612

”.

Made on 27 October 2021.

CHAN YENG KIT
*Permanent Secretary,
 Ministry of Health,
 Singapore.*

[MH 111:08/11-6; AG/LEGIS/SL/31C/2020/1 Vol. 3]

(To be presented to Parliament under section 64(4) of the CareShield Life and Long-Term Care Act 2019).