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## **No. S 933**

### **MEDISHIELD LIFE SCHEME ACT 2015 (ACT 4 OF 2015)**

#### **MEDISHIELD LIFE SCHEME (AMENDMENT NO. 4) REGULATIONS 2020**

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 No. 4) Regulations 2020 and come into operation on 3 November 2020.

#### **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 by deleting the words “or grandparent” in paragraph (a) of the definition of “dependant” and substituting the words “, grandparent or sibling”.

#### **Amendment of regulation 4**

3. Regulation 4 of the principal Regulations is amended by inserting, immediately after paragraph (1), the following paragraph:

“(1A) Despite paragraph (1)(c), a person’s MediShield Life cover is deemed to commence on the date of birth of the person if the person is born on or after 3 November 2020 and, before the first anniversary of the date of the person’s birth —

- (a) the person becomes a citizen or permanent resident of Singapore; and
- (b) the person’s parent or guardian applies to the Board, in the form and manner specified by the Board, for the

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person's MediShield Life cover to commence on the person's date of birth."

### **Deletion and substitution of regulations 5 and 6**

4. Regulations 5 and 6 of the principal Regulations are deleted and the following regulations substituted therefor:

#### **"Termination or cancellation of insurance cover on death**

5.—(1) Subject to paragraph (2), a person's MediShield Life cover is terminated and ceases immediately after the day on which the person dies.

(2) The Board may cancel a person's MediShield Life cover if —

(a) the person dies before the premium for the first insurance period of that person's MediShield Life cover has been paid, or the Board is notified of the person's death after the premium for the first insurance period has been paid; and

(b) no claim has been made under the person's MediShield Life cover.

(3) On the cancellation of a person's insurance cover under paragraph (2), the person is deemed never to have been insured under the Scheme.

#### **Termination and reinstatement of insurance cover in relation to changes in citizenship or permanent residency status**

6.—(1) Subject to paragraph (3), a person's MediShield Life cover is terminated and ceases at the time specified in paragraph (2) if the person —

(a) ceases to be a citizen of Singapore and does not immediately become a permanent resident of Singapore; or

(b) ceases to be a permanent resident of Singapore and does not immediately become a citizen of Singapore.

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(2) Subject to paragraph (3), a person’s MediShield Life cover is terminated and ceases under paragraph (1) —

- (a) immediately after the person ceases to be a citizen or permanent resident of Singapore, as the case may be; or
- (b) on a later date (before or immediately after the end of the insurance period in which the person ceases to be a citizen or permanent resident of Singapore, as the case may be) specified by the Board.

(3) Where a person becomes a permanent resident of Singapore within 12 months after ceasing (on or after 3 November 2020) to be a permanent resident of Singapore, the person’s MediShield Life cover is reinstated and is deemed not to have been terminated or ceased under paragraph (1).”.

#### **Amendment of regulation 9**

5. Regulation 9 of the principal Regulations is amended —

- (a) by deleting the words “the insured person was suffering from a pre-existing medical condition” in paragraph (2) and substituting the words “the criteria for premium loading mentioned in paragraph (1) were satisfied”; and
- (b) by inserting, immediately after paragraph (5), the following paragraph:

“(6) The criteria for premium loading mentioned in paragraph (1) includes the following:

- (a) the insured person was suffering from a pre-existing medical condition;
- (b) where the insured person’s MediShield Life cover commences on the person’s date of birth under regulation 4(1A), the insured person would have been regarded as having a pre-existing medical condition had the MediShield Life cover instead commenced on the date the insured

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person became a citizen or permanent resident of Singapore.”.

### **Amendment of regulation 10**

6. Regulation 10(7) of the principal Regulations is amended by deleting sub-paragraph (b) and substituting the following sub-paragraph:

- “(b) a CPF member from whose medisave account payment has been deducted —
- (i) for the whole or part of the insured person’s premium under any insurance policy;
  - (ii) under the Central Provident Fund (Medisave Account Withdrawals) Regulations (Cap. 36, Rg 17) for any medical treatment or services received, or to be received, by the insured person; or
  - (iii) under section 16B of the Central Provident Fund Act (Cap. 36) for any long-term care required by the insured person.”.

### **Amendment of regulation 11**

7. Regulation 11(2) of the principal Regulations is amended by deleting the words “regulation 6” and substituting the words “regulation 5”.

### **Amendment of regulation 18**

8. Regulation 18 of the principal Regulations is amended —
- (a) by deleting the words “regulation 5” in paragraph (5) and substituting the words “regulation 5(1) or 6(1)”; and
  - (b) by deleting the words “regulation 5” in paragraph (6) and substituting the words “regulation 6(1)”.

*[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]*

Made on 2 November 2020.

CHAN YENG KIT  
*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).