

**INFORMATION SESSION ON BASIC HEALTH INSURANCE FOR
CHILDREN WITH SPECIAL NEEDS IN SINGAPORE
CO-ORGANISED BY
MINISTRY OF HEALTH AND AUTISM RESOURCE CENTRE (S)**

**SUMMARY OF MEDISHIELD PRESENTATION AND Q & A
SESSION 27th SEPT 2008**

1. Participants:

1. Ms Lavinia Low, Ministry of Health (MOH), Finance Policy Branch
2. Ms Delia Teo, MOH, Finance Policy Branch
3. Ms Anita Hong, CPF Board, Healthcare & Insurance Department
4. Ms Chui Chein Shuen, CPF Board, Healthcare & Insurance Department
5. Ms Denise Phua, President, Autism Resource Centre (S), MP, Jalan Besar GRC
6. Mrs Ng Sock Kian, Executive Director, Autism Resource Centre (S)
7. Participants per attached Attendance List (Appendix 1)

2. Presentation by MOH

A presentation was made by MOH after Ms Phua opened the session by stating that the session was an information forum as many families with special needs children were unclear on whether they are covered for the Basic MediShield and needed MOH's clarification on basic health insurance for these children.

Ms Lavinia Low presented aspects of the Singapore Healthcare System and an introduction to the Basic MediShield Scheme. The presentation slides are attached in Appendix 2 herewith.

3. Question and Answer Session facilitated by Ms Denise Phua with panel members from MOH and CPF Board

The questions and corresponding responses by MOH and CPF representatives are summarized as follows.

Q1: Who is the administrator of MediShield? What are the terms and conditions of the MediShield ?

A1: The Administrator of MediShield is the CPF Board. The terms and conditions can be found on the CPF website (www.cpf.gov.sg).

Q2: If MediShield coverage is automatic on an opt-out basis, do parents of special needs children still need to apply? How do they know for sure that their children are covered under MediShield?

A2: From 1 Dec 2007, all newborn Singaporeans and PRs will be offered MediShield coverage on an opt-out basis. A letter will be sent to parents to request them to declare the health condition of their newborn. For children born before Dec 2007, outreach exercises are being planned in phases from 2008 to 2014. However parents who wish to more pro-actively insure their children can use their NRIC/CPF account number and SingPass login to CPF website to submit an application online.

Q3: There is currently no clear definition of which illnesses are covered under MediShield for individuals with special needs. Please clarify.

A3: Persons with congenital conditions can join the MediShield to obtain coverage for medical treatment that is not related to their congenital condition. This is similar in the approach where persons with pre-existing conditions will not be covered for treatment related to their pre-existing condition. MediShield does not outright reject children with special needs. Each applicant is assessed based on their medical conditions (if any).

Based on the audience feedback and concerns, Ms Phua suggested that MOH and CPF prepare a communication template on what is considered insurable and covered medical treatment items that are 'not related to one's congenital condition'. MOH and CPFB agreed to come up with ways to improve the clarity in communications.

Q4: How important is the Point of Entry (POE) condition in deciding if a child would be covered under MediShield e.g. a child with muscular dystrophy may be healthy at POE but his condition could deteriorate later in life.

A4: MediShield can cover the child but not medical expenditure related to the congenital condition.

Q5: How does CPF determine if a treatment is linked to a congenital disorder?

A5: The attending doctor will be required to submit a report at the time of claim.

Q6: Private insurance who offer enhanced versions of MediShield have rejected outright applications without looking into the seriousness of special needs of the child e.g. high functioning children with Asperger's Syndrome. How can MOH address this issue?

A6: The private insurers that offer Medisave-approved Integrated Shield plans would make their own underwriting decisions for their products. Parents can choose to appeal to the insurers directly.

Q7: Is the MediShield premium dependant on medical condition of the applicant?

A7: No, The same MediShield premium is payable for all members within the same age group.

Q8: If child is not covered for any particular illness due to congenital condition, would the government subsidise his/her hospitalization?

A8: Yes, all Singaporean citizens and Permanent Residents will receive the applicable Government subsidies for subsidised treatment in the public hospitals.

Q9: What can parents do if their claims for hospital bills are rejected by MediShield?

A9: Parents can appeal and CPF will consider the appeal on a case by case basis.

Recorded by:

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