

TYPES OF FUNDING FOR DRUGS AND VACCINES IN SINGAPORE

The government helps to fund many different types of treatments to make them more affordable for patients. There are different types of funding available depending on the treatment needed, whether a patient is treated at a public or private healthcare institution, and if they receive care during a hospital stay (**inpatient**) or not (**outpatient**). People receiving **inpatient** care can discuss the funding they are eligible for during **financial counselling** at the hospital.¹

This factsheet explains:

- the **types of funding** available for drugs and vaccines that are given in an outpatient setting in **public** healthcare institutions (such as public hospitals, specialist outpatient clinics and polyclinics)
- **who** is eligible for funding, and
- **how** much funding they may receive.

Who decides which treatments are funded?

The Agency for Care Effectiveness (ACE) **evaluates** the effectiveness, safety, and value of drugs and vaccines that are used to treat or prevent different medical conditions. They do this by reviewing clinical and economic **evidence**, **negotiating prices** with companies, and seeking expert views from **clinicians and patients**.

The Ministry of Health (MOH) Drug Advisory Committee uses ACE's evaluations to inform recommendations about which treatments should be funded in **public healthcare institutions**. If the committee considers that a drug or vaccine is **suitable** for funding, they will **recommend** that it is included in one or more of the following types of **funding** schemes:²

- Standard Drug List
- Medication Assistance Fund
- Subsidised Vaccine List
- Cancer Drug List

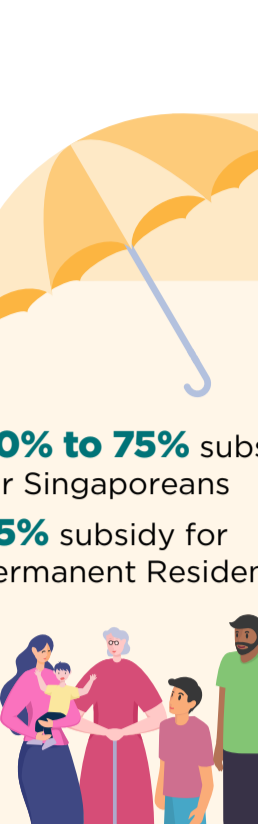
[Click here](#) to learn more about how funding decisions are made by the MOH advisory committees.³



Am I a subsidised patient?

You are a subsidised patient if you are a Singapore Citizen or Permanent Resident who is:

- receiving treatment at, or referred by, a polyclinic, or
- a Community Health Assist Scheme (CHAS) cardholder referred by a CHAS general practitioner (GP) clinic, or
- referred by a public hospital where you are a subsidised patient, and
- do not request to see a preferred doctor.



STANDARD DRUG LIST

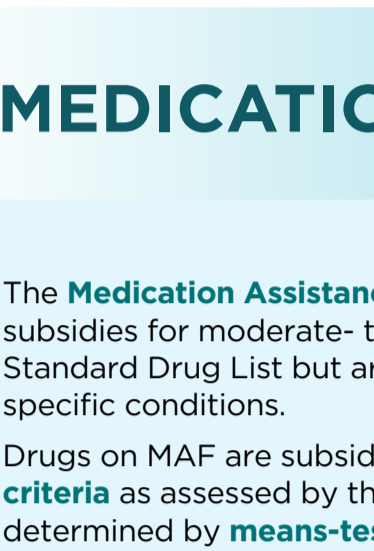
50% to 75% subsidy for Singaporeans
25% subsidy for Permanent Residents

The **Standard Drug List (SDL)** includes low- to moderate-cost treatments that are important for managing **common** diseases affecting most patients. Drugs on SDL are subsidised for all conditions that they have been approved to treat.

The amount of subsidy that a patient receives will vary depending on **means-testing**. More subsidy is given to patients from low-income households.^{2,4}

Eligibility:

- Singaporeans and permanent residents
- from all income groups
- who are subsidised patients and
- receiving outpatient treatment at a public healthcare institution



MEDICATION ASSISTANCE FUND

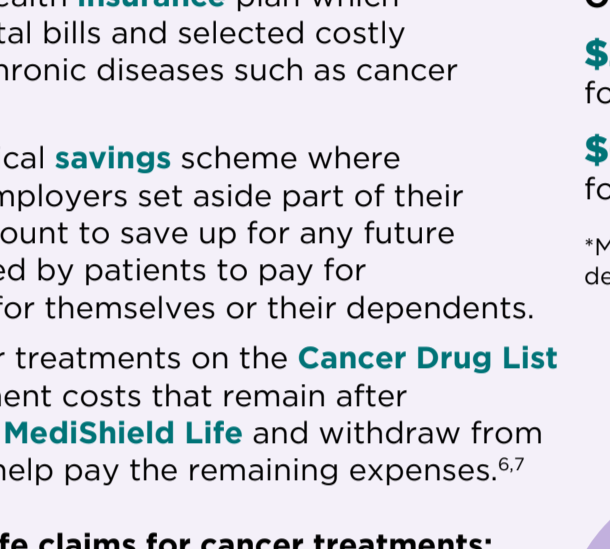
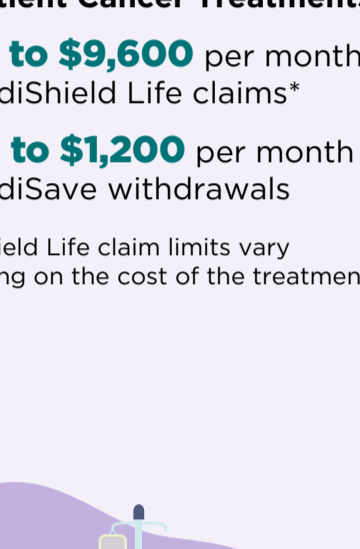
The **Medication Assistance Fund (MAF)** provides government subsidies for moderate- to high-cost drugs that are not on the Standard Drug List but are **clinically effective and cost effective** for specific conditions.

Drugs on MAF are subsidised for patients who meet certain **clinical criteria** as assessed by their doctor. The amount of subsidy received is determined by **means-testing**.^{2,5}

Eligibility:

- Singaporeans and permanent residents
- from low- to middle-income households only
- who are subsidised patients and
- receiving outpatient treatment at a public healthcare institution

40% to 75% subsidy for Singaporeans
20% subsidy for Permanent Residents



MEDISHIELD LIFE AND MEDISAVE

MediShield Life is a basic health **insurance** plan which helps to pay for large hospital bills and selected costly outpatient treatments for chronic diseases such as cancer and kidney disease.

MediSave is a national medical **savings** scheme where working people and their employers set aside part of their monthly income into an account to save up for any future medical needs. It can be used by patients to pay for approved healthcare costs for themselves or their dependents.

Patients who receive cancer treatments on the **Cancer Drug List** can claim part of the treatment costs that remain after government subsidies from **MediShield Life** and withdraw from their **MediSave** account to help pay the remaining expenses.^{6,7}

Eligibility for MediShield Life claims for cancer treatments:

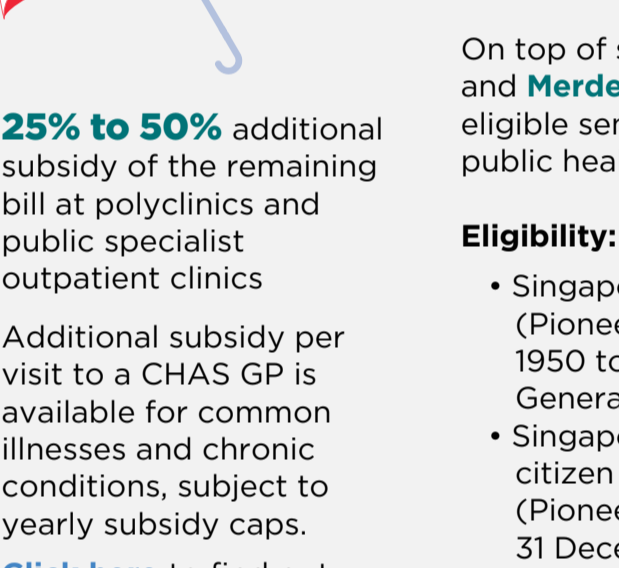
- Singaporeans and permanent residents
- who meet the clinical criteria for treatments included on the Cancer Drug List

Outpatient Cancer Treatments \$200 to \$9,600 per month for MediShield Life claims*
\$600 to \$1,200 per month for MediSave withdrawals

*MediShield Life claim limits vary depending on the cost of the treatment

Some people also choose to supplement their MediShield Life coverage with an optional **Integrated Shield Plan (IP)** which provides **additional** private insurance coverage at a premium.

Different types of IPs provide different benefits and coverage. For example, some cover the cost of unsubsidised care in public hospitals, while others cover treatment in private hospitals.



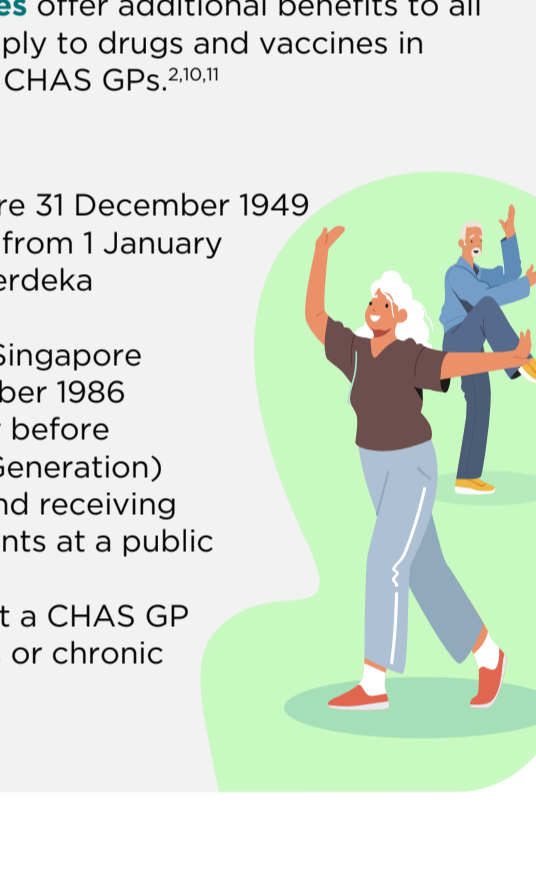
SUBSIDISED VACCINE LIST

Up to 100% subsidy at polyclinics and CHAS GP clinics
\$500 to \$700 from MediSave can be used to pay for vaccines each year⁹

The **Subsidised Vaccine List** provides government subsidies for **specific brands** of vaccines recommended in the National Childhood Immunisation Schedule and the National Adult Immunisation Schedule.⁸

Eligibility:

- Singaporeans and permanent residents,
- who are vaccinated with specific brands of vaccines according to the national immunisation schedules, at approved medical institutions.

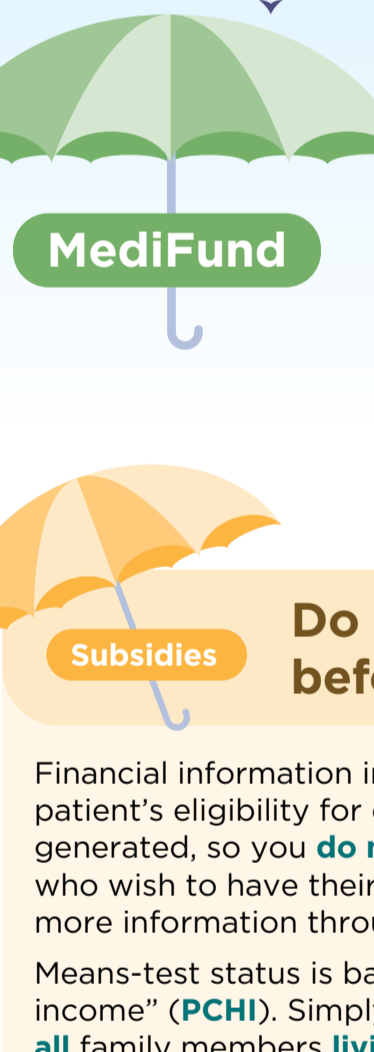


PIONEER AND MERDEKA GENERATION PACKAGES

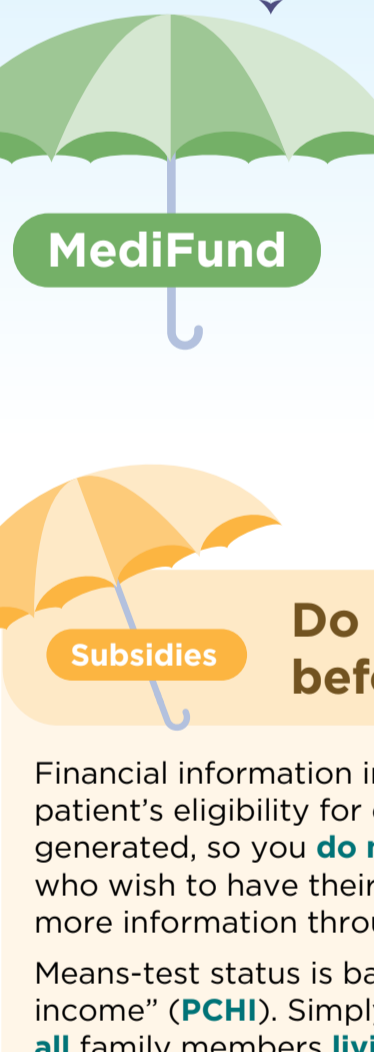
On top of subsidies, MediShield Life and MediSave, the **Pioneer** and **Merdeka Generation Packages** offer additional subsidies to all eligible seniors, which can also apply to drugs and vaccines in public healthcare institutions and CHAS GPs.^{2,10,11}

Eligibility:

- Singaporeans born on or before 31 December 1949 (Pioneer Generation), or born from 1 January 1950 to 31 December 1959 (Merdeka Generation), or
- Singaporeans who became a Singapore citizen on or before 31 December 1986 (Pioneer Generation), or on or before 31 December 1996 (Merdeka Generation)
- who are subsidised patients and receiving subsidised outpatient treatments at a public healthcare institution, or
- who are receiving treatment at a CHAS GP for selected common illnesses or chronic health conditions



25% to 50% additional subsidy of the remaining bill at polyclinics and public specialist outpatient clinics
Additional subsidy per visit to a CHAS GP is available for common illnesses and chronic conditions, subject to yearly subsidy caps.
[Click here](#) to find out more about the Pioneer and Merdeka Generation Packages



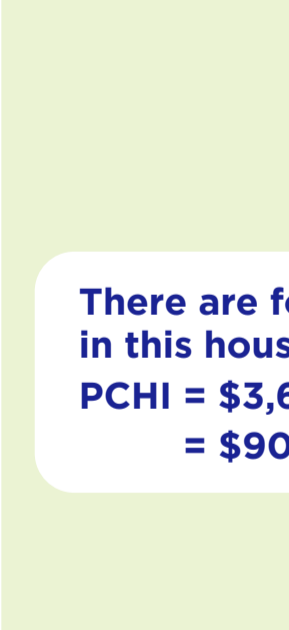
MediFund

MediFund is a medical endowment fund which acts as a **safety net** for patients who face financial difficulties with their remaining medical bills **after** receiving government subsidies and drawing on other means of payments including MediShield Life and MediSave.

Do I have to apply for means-testing before I can receive subsidy?

Financial information in government databases is used to assess each patient's eligibility for different subsidies when their bill is being generated, so you **do not need to apply** to get means-tested.¹² Patients who wish to have their means-test status reassessed may request for more information through their public healthcare institution.

Means-test status is based on your **monthly** "per capita household income" (**PCHI**). Simply put, the PCHI is the **average** monthly income of **all** family members **living with you**.



Household income: \$3,600 per month

There are four people in this household:
PCHI = \$3,600 ÷ 4 = \$900

For patients who do not have a household income, the amount of subsidy is based on the **annual value** of their home. This is done by estimating how much money a property can make in rent for a year if it was rented out, without including the cost of furnishings and maintenance fees. The Inland Revenue Authority of Singapore (**IRAS**) reviews the annual value every year (available at mytax.iras.gov.sg).

The table below shows the amount of subsidy that **Singaporeans** are eligible for when they have **subsidised treatment** in public healthcare institutions:^{4,5}

Monthly Per Capita Household Income (PCHI)	Subsidy for treatments on the Standard Drug List	Subsidy for treatments on the Medication Assistance Fund
No PCHI	Property annual value of \$21,000 or less: 75% Property annual value more than \$21,000: 50%	75%
\$0 to \$2,000	75%	
\$2,000 to \$3,300		50%
\$3,300 to \$6,500	50%	40%
\$6,500 or more		0%

How do the different types of funding work together?

It is easier to understand how the different types of funding work together using an example:

Susan is a **Singaporean subsidised patient** with a PCHI of **\$2,500** who is being treated at a **public hospital** for advanced kidney cancer with a drug listed on the **Medication Assistance Fund** and **Cancer Drug List**.¹³

She is eligible for:

- 50% subsidy for the drug cost from the Medication Assistance Fund
- \$5,100 per month from MediShield Life*
- \$600 per month from her MediSave account*

*You can visit the [MOH Cancer Drug List webpage](#) to find out the monthly MediShield Life claim limits and MediSave withdrawal limits for different cancer treatments.



Susan's cancer drug bill	
Patient classification: subsidised Treatment at public hospital	
Bill before subsidy	\$11,340
50% subsidy from the Medication Assistance Fund	(\$5,670)
MediShield Life claim	(\$5,100)
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Net amount payable	(\$570)
Amount payable by MediSave	(\$570)
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Balance payable	\$0

Are there other types of funding available?

Yes, there are other types of funding available depending on your age, health condition, monthly household income, need for a caregiver, or where you are being treated.^{2,14,15} Some examples include:

- CareShield Life
- Chronic Disease Management Programme (CDMP)
- Community Health Assist Scheme (CHAS)
- ElderShield
- Enhanced Screen For Life
- Healthier SG
- Home Caregiving Grant
- Interim Disability Assistance Programme for the Elderly
- Rare Disease Fund
- Seniors' Mobility and Enabling Fund

You can speak to a medical social worker to find out if you are eligible for any additional funding options. More information is also available on the [MOH Healthcare Schemes & Subsidies webpage](#).



Government funding ensures that patients have access to effective and affordable treatments in public healthcare institutions. Discuss with your doctor if subsidised treatments are available and if they are suitable for you. If you need further financial assistance for any treatments, you can speak to a medical social worker.

Sources

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