WHAT IS AN INTEGRATED SHIELD PLAN? An Integrated Shield Plan or IP is a health

2005

Plans (IPs)

insurance policy made up of two parts -

MediShield Life and an additional private

renewable every year, and premiums are

1994

Introduction of

Private Medical

Insurance

Schemes

(PMIS)

paid out of your CPF Medisave funds.

health insurance portion. An IP is

1990

Launch of

insurance

MediShield

scheme

national health

WHAT ARE RIDERS? These are optional benefits. They are on top of benefits provided by IPs and are offered by insurers to help cover deductibles and co-insurance portions of patients' bills. Rider premiums cannot be paid by Medisave.

2006

■ Other insurers come up

with "as charged" IPs

cover deductible &

■ Launch of IP riders to

co-insurance portion of IPs

At least one insurer is looking to raise prices soon though details are not known.

PRIVATE HEALTH INSURANCE The additional private health insurance component under the IP is to help cover big bills incurred from treatments in Class B1 and A wards, as well as private hospitals, though the patient still has to pay the deductible and co-insurance portions of a bill.

2014

IP insurers

pay out

million in

S\$488

claims

2015

Universal healthcare

covers pre-existing

replaces MediShield

insurance that

MediShield Life,

conditions,

2016

Health Insurance

Task Force (HITF)

its proposals to

manage rising medical claims

releases in October

■ PMIS restructured and

renamed Integrated Shield

Aviva rolls out market's

AVIVÃ

As charged

Community

45 days per

hospital: up to

hospitalisation

As charged

Community

first "as charged" IP

MEDISHIELD LIFE, a mandatory national health insurance scheme administered by the government, is typically enough to cover the big public hospital bills for Class C and B2 wards.

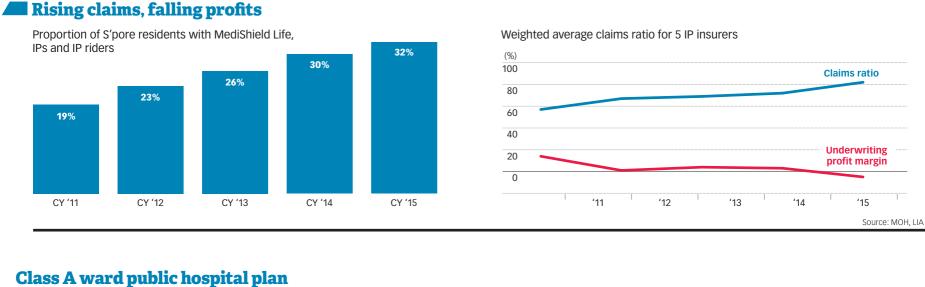
2008 & 2013

MediShield

enhanced,

along with

IP benefits



Great Eastern

As charged

Community

hospital:

S\$750/day

Great Eastern

As charged

Community

S\$800/day

As charged

(within

hospital:

(Income

As charged

As charged

(incurred

As charged

Community

(up to 90 days

hospital:

for each

admission)

As charged

(up to 90 days

(Income

As charged

As charged

Community

hospital: As

charged (up

to 90 days for

■ Daily room & board, hospital: ■ Daily ICU, as charged up **■** Community hospital to 45 days per

As charged

Inpatient hospitalisation

& surgical benefit for:

benefit,

Denefit, ■ Surgical procedures		policy year	оор.калоактоп		each admission)	
Pre-hospitalisation benefit	As charged (within 100 days before admission)	As charged (up to 90 days before admission) Accident and emergency treatment within 24 hours before admission is covered	As charged (within 180 days before admission)	As charged (within 120 days before admission)	As charged (up to 90 days before admission)	As charged (incurred 180 days before admission or day surgery)
Post-hospitalisation benefit	As charged (within 100 days after discharge)	As charged (up to 90 days after discharge)	As charged (within 365 days after discharge)	As charged (within 180 days from discharge)	As charged (up to 90 days after discharge)	As charged (incurred within 365 days after discharge or day surgery)
Outpatient benefit for chemotherapy and immunotherapy for cancer	Public hospital: As charged Private hospital: \$\$24-36K per policy year	As charged	As charged	As charged	As charged	As charged
Emergency overseas medical treatment benefit	As charged	As charged (pegged to costs of Singapore General Hospital)	As charged (pegged to reasonable Singapore public hospital charges)	As charged (pegged to costs of Singapore public hospital class A ward)	As charged (pegged to costs of Singapore public hospital class A ward)	As charged (paying lower of the overseas charges or in line with Singapore public hospital charges)
Limit per policy year	S\$450,000	S\$600,000	S\$550,000	S\$1,000,000	S\$500,000	S\$600,000
Pro-ration factor: Private hospital Day surgery in private hospital Private outpatient benefit	70% 50% 70% 70% 65% 65% Pro-ration factor is applied to the claimable amount when a patient with a lower plan seeks treatment in a higher Class ward or private hospital, thus reducing amount claimed.					
Premium for someone ANB† 30 until ANB 85 (IP + MediShield Life)	S\$94,867	S\$99,255.95	S\$79,808	S\$84,944	S\$82,148	S\$86,632
Premium for someone ANB 40 until ANB 85 (IP + MediShield Life)	S\$90,406	S\$94,715.06	S\$75,329	S\$80,917	S\$78,060	\$\$82,559
P rider premium for someone ANB 30 until ANB 85	S\$61,490	S\$44,548.01	S\$180,570 Basic rider that covers just deductibles + co-insurance: \$39,601	S\$42,705	S\$40,630	S\$52,177

AVIVA

As charged

Community

45 days per

As charged

(within

hospital: up to

hospitalisation

As charged

Community

hospital: as

45 days per

policy year

charged up to

As charged (up to

90 days before

As charged

As charged

(within 100 days

Pre-hospitalisation benefit

Inpatient hospitalisation

& surgical benefit for:

■ Daily room & board,

■ Community hospital

■ Surgical procedures

■ Daily ICU,

benefit,

Private hospital plan

benefit	before admission) If under AIA's in-house doctor panel or public hospital: (within 13 months before admission)	admission) Accident and emergency treatment within 24 hours before admission is covered	180 days before admission)	120 days before admission)	before admission)	180 days b admission day surger	or
Post-hospitalisation benefit	As charged (within 100 days after discharge) If under AIA's in-house doctor panel or public hospital: (within 13 months after confinement)	As charged Non-panel specialist in private hospital, up to 90 days after discharge Panel specialist, public hospital & community hospital up to 180 days after discharge	As charged (within 365 days after discharge)	As charged (within 180 days from discharge)	As charged (up to 90 days after discharge)	As charged (incurred within 365 days after discharge day surger	or
Outpatient benefit for chemotherapy and immunotherapy for cancer	As charged	As charged	As charged	As charged	As charged	As charged	d
Emergency overseas medical treatment benefit	As charged	As charged (pegged to costs of Mt Elizabeth Orchard Hospital)	As charged (pegged to reasonable Singapore private hospital charges)	As charged (pegged cost of Singapore private hospitals)		As charged lower of the overseas of or in line w Singapore p hospital's o	e harges ith private
Max limit per policy year	S\$600,000 If under AIA's in-house doctor panel or public hospital: S\$2 million	S\$1 million	S\$1 million	S\$1.5 million	S\$1 million	S\$1.2 millio	on
Premium for someone ANB [†] 30 until ANB 85 (IP + MediShield Life)	S\$138,612	S\$147,899	S\$121,393	S\$121,618	S\$125,568	S\$119,662	
Premium for someone ANB 40 until ANB 85 (IP + MediShield Life)	S\$133,047	S\$141,590	S\$115,794	S\$116,071	S\$119,649	S\$114,397	
IP rider premium for someone ANB 30 until ANB 85	S\$80,791	\$\$77,211.30	S\$125,556 Basic rider covering just deductibles + co-insurance: S\$48,735	S\$103,151	S\$71,737	S\$99,427	
next birthday Cumulative premiu	ms are inclusive of GST ar	emiums for Singaporean cit nd do not factor in future pr e insurance portion of IPs.	emium such as daily ho		bles and co-insurance bu es and home care benefit ge were used.		
Non-standard B1 pl	lan				• -		
		AIN	AVIVA	Ä	Grea Easte	t ern	(1
Inpatient hospitalisation & surgical benefit for:	As charged		As charged	,	As charged		As charge

Non-standard B1 plan					
	AID.	AVIVA	Great Eastern	(1 income	
Inpatient hospitalisation & surgical benefit for: ■ Daily room & board, ■ Daily ICU, ■ Community hospital benefit, ■ Surgical procedures	As charged	As charged Community hospital: as charged up to 45 days per policy year	As charged Community hospital: S\$700/day	As charged Community hospital: up to 90 days for each admission	
Pre-hospitalisation benefit	As charged (within 100 days before admission)	As charged (up to 90 days before admission) Accident and emergency treatment within 24 hours before admission is covered	As charged (within 120 days before admission)	As charged (up to 90 days before admission)	
Post-hospitalisation benefit	As charged (within 100 days after discharge)	As charged (up to 90 days after discharge)	As charged (within 180 days from discharge)	As charged (up to 90 days after discharge)	
Outpatient benefit for chemotherapy and immunotherapy for cancer	As charged	As charged	As charged	As charged	
Emergency overseas medical treatment benefit	As charged	As charged (pegged to B1 ward costs in SGH)	As charged (pegged to costs of Singapore public hospitals, Class B1 ward)	As charged (pegged to costs of Singapore public hospitals, Class B1 ward)	
Max limit per policy year	\$\$300,000	S\$300,000	\$\$500,000	\$\$250,000	
Pro-ration factor	 B1 ward: 90-100% A ward: 80% Private hospital: 50% Private outpatient benefit: 65% Day surgery in private hospital: 65% 	 B1 ward: 100% A ward: 85% Private hospital: 35% Private outpatient benefit: 35% Day surgery in private hospital: 35% 	 B1 ward: 90-100% A ward: 80% Private hospital: 50% Private outpatient benefit: 50% Day surgery in private hospital: 50% 	 B1 ward: 100% A ward: 85% Private hospital: 50% Private outpatient benefit: 50% Day surgery in private hospital: 50% 	
Cumulative premium for someone ANB† 30 until ANB 85 (IP + MediShield Life)	S\$67,243	S\$77,907.09	S\$68,466	S\$62,531	
Cumulative premium for someone ANB 40 until ANB 85 (IP + MediShield Life)	S\$63,270	S\$73,980.74	S\$64,784	\$\$58,810	
Cumulative IP rider premium for someone ANB 30 until	S\$37,665	S\$37,797.01	S\$31,794	S\$26,675	

WHAT IPs OFFER Choice of stay

†ANB: Age next birthday

ANB 85







limits on claims Choice of stay in higher class ward of

Higher annual

*Based on latest available MediShield Life premiums for Singaporean citizens. Cumulative premiums are inclusive of

GST and do not factor in future premium increases for both MediShield Life and private insurance portion of IPs.



Coverage for out-of-pocket expenses during pre- and post-hospitalisation treatment Coverage for emergency hospitalisation outside of



Cosmetic procedures eg. extraction of wisdom tooth and Lasik eye surgery

WHAT IPS WON'T COVER

Pre-existing conditions

*While benefits of riders may vary depending on insurer, those used in table

Source: AIA, Aviva, AXA, Great Eastern, NTUC Income, Prudential, Life Insurance Association Singapore



WHY PAY MORE

FOR A MORE



Agents say policyholders typically do not claim over this amount.

Admission to hospital

public hospitals



Hospital then refunds patient

the approved amount

S'pore

Insurer pays hospital the

approved claim amount

a letter of guarantee that, depending on hospital

policy, could allow upfront cash deposit to be

waived up to a limit of about S\$10,000.



receives

treatment

On the day of

discharge, patient

has to pay final bill

inclusive of GST

Insurer and CPF Board

assess the claim



Hospital

files claim

electronically