

**Additional Details on Preliminary Recommendations from
the MediShield Life Council**

Recommended Changes to MediShield Life Claim Limits, Deductible and Proration Factors

The MediShield Life Council recommends the following changes to MediShield Life benefits so Singaporeans can continue to be adequately protected from large hospitalisation bills and costly outpatient treatments.

Table A1: Recommended Changes to Claim Limits

	Current	Recommended
Inpatient Treatments		
Daily Ward and Treatment Charges		
- Normal Ward	\$700 per day	\$800 per day*
- ICU Ward	\$1,200 per day	\$2,200 per day*
* An additional claim limit of \$200 per day applies for the first two days		
- Psychiatric	\$100 per day, up to 35 days per policy year	\$160 per day, up to 60 days per policy year
Stereotactic Radiosurgery	\$4,800 per treatment course	\$10,000 per treatment course
Community Hospital		
- Rehabilitative care^	\$350 per day	\$350 per day
- Sub-acute care^		\$430 per day
Outpatient Treatments		
Kidney Dialysis	\$1,000 per month	\$1,100 per month
Immunosuppressants for Organ Transplant	\$200 per month	\$550 per month
Radiotherapy for Cancer		
External Radiotherapy (except Hemi-body)	\$140 per treatment	\$300 per treatment
Hemi-Body Radiotherapy		\$900 per treatment
Maximum Claim Limits		
Policy Year Claim Limit	\$100,000	\$150,000

[^] Rehabilitative care refers to therapy to improve one's post-illness disability and functional impairment. Sub-acute care is for complicated medical conditions that require additional medical and nursing care at a lower intensity compared to that provided at the acute hospitals.

Table A2: Recommended Changes to the Deductibles

Ward/Treatment	Current	Recommended
Day Surgery	\$3,000	\$2,000
- Age above 80		

Table A3: Recommended Changes to the Pro-ration factors

Ward/Treatment	Current	Recommended
Private Hospital (including Day Surgery)	35%	25%