

## **ANNEX F-4: ENHANCEMENTS TO SUBSIDY SCHEMES FOR HEALTHCARE AND ASSOCIATED SOCIAL SUPPORT**

The Government will revise the income criteria for means-tested healthcare and associated social support subsidy schemes. More than 1 million Singapore Citizens and Permanent Residents are expected to benefit from higher subsidies when the revised means-test income criteria are implemented by 4Q 2024.

MOH and MSF provide means-tested subsidies and grants to support Singapore Citizens and Permanent Residents with the costs of healthcare and associated social support services, with higher subsidies extended to lower-income groups. Taking into consideration changes in household incomes, and costs of healthcare and associated social support services, MOH and MSF will be revising the income criteria for healthcare and associated social support schemes and services that are means-tested using the monthly per capita household income (“PCHI”)<sup>1</sup> criteria.

The schemes and services with revised income criteria are:

- (A) MediShield Life and CareShield Life Premium Subsidies;
- (B) Community Health Assist Scheme (“CHAS”);
- (C) Subsidies at Publicly-Funded Hospitals<sup>2</sup>;
- (D) MOH and MSF Long-Term Care Residential and Non-Residential Services<sup>3,4</sup>;
- (E) Community Haemodialysis and Peritoneal Dialysis Subsidies;
- (F) Standard Drug List and Medication Assistance Fund Drugs;
- (G) Seniors’ Mobility and Enabling Fund;
- (H) Home Caregiving Grant;
- (I) Interim Disability Assistance Scheme Programme for the Elderly;
- (J) ElderFund;
- (K) Enabling Transport Subsidy;
- (L) Taxi Subsidy Scheme; and
- (M) Assistive Technology Fund.

The monthly PCHI threshold for each subsidy tier will be raised, with increases ranging from \$100 to \$800. Table 1 below provides the changes in the PCHI thresholds to qualify for maximum subsidies for a few key MOH and MSF schemes. Detailed changes to all schemes and services are at the end of this Annex.

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<sup>1</sup> Monthly PCHI is computed as the total gross household monthly income divided by the total number of family members living together in the household. Gross monthly household income includes basic employment income, trade/self-employed income, overtime pay, allowances, cash awards, commissions, and bonuses.

<sup>2</sup> These are Acute Hospital, Day Surgery, Extended Diagnosis Treatment Unit, Community Hospital, and Specialist Outpatient Clinic settings/services.

<sup>3</sup> MOH Long-Term Care Residential services include Nursing Home, Chronic Sick (High/Low), Inpatient Hospice Palliative Care Service, Psychiatric Rehabilitation Home, and Psychiatric Sheltered Home. MOH Long-Term Care Non-Residential services include home-based services (e.g., Home Palliative Care, Home Medical services, Home Nursing services, Home Help services, Home Personal Care) and centre-based services (e.g., Community Rehabilitation, Maintenance Day Care, Dementia Day Care, Day Hospice, Psychiatric Day Rehabilitation).

<sup>4</sup> MSF’s Residential services include Adult Disability Home, Adult Disability Hostel, Children Disability Home, and Sheltered Home. MSF’s Non-Residential services include Day Activity Centre and Home-Based Behavioural Intervention Services.

**Table 1. Changes in PCHI Thresholds to Qualify for Maximum Subsidies for Selected MOH and MSF Schemes**

Scheme	Monthly PCHI to qualify for maximum subsidy	
	Current	Revised
MediShield Life and CareShield Life Premium Subsidies	≤ \$1,200	≤ \$1,500
CHAS	≤ \$1,200	≤ \$1,500
Specialist Outpatient Clinic	≤ \$1,200	≤ \$1,500
Standard Drug List	≤ \$2,000	≤ \$2,300
Acute Hospital	≤ \$1,800	≤ \$2,100
MOH and MSF Long-Term Care Residential and Non-Residential Services	≤ \$800	≤ \$900

No action is required for existing or new patients and beneficiaries when they use the services and apply for subsidies. The respective service providers and scheme administrators will automatically extend the corresponding subsidies to those who are eligible. Existing CHAS cardholders who are eligible for a CHAS card with higher subsidies after the revision of income criteria will be automatically issued with new CHAS cards.

No one will be denied appropriate healthcare and social support because they are unable to afford it. Those who still face financial challenges after subsidies may approach their respective service providers for further financial assistance.

### **More Information**

Measure	Contact Details
Enhancements to subsidy schemes for healthcare	Please contact MOH at <a href="https://moh.gov.sg/feedback">moh.gov.sg/feedback</a>
Enhancements to subsidy schemes for associated social support	Please contact MSF at <a href="mailto:MSF_QSM@msf.gov.sg">MSF_QSM@msf.gov.sg</a>

## Details of changes to PCHI thresholds of individual schemes

**Table 2: Revised PCHI Thresholds and Corresponding Subsidy Rates for MediShield Life Premium Subsidies**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate <sup>1</sup> (Singapore Citizens)	Subsidy Rate <sup>1</sup> (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	Up to 50%	Up to 25%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,600	Up to 45%	Up to 22.5%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	Up to 40%	Up to 20%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

Note:

1. Subsidy rates vary according to age of MediShield Life policyholder, as well as the Annual Value (“AV”) of the policyholder’s residence.

**Table 3: Revised PCHI Thresholds and Corresponding Subsidy Rates for CareShield Life Premium Subsidies**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate <sup>1</sup> (Singapore Citizens)	Subsidy Rate <sup>1</sup> (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	Up to 30%	Up to 15%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,600	Up to 25%	Up to 12.5%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	Up to 20%	Up to 10%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

Note:

1. Subsidy rates vary according to AV of the CareShield Life policyholder’s residence.

**Table 4: Revised PCHI Thresholds and Corresponding CHAS Cards**

Monthly PCHI to Qualify for CHAS Card		CHAS Card (Singapore Citizens)	CHAS Card (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	Blue	N/A
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,300	Orange	
PCHI > \$2,000	PCHI > \$2,300	Green	

**Table 5: Revised PCHI Thresholds and Corresponding Subsidy Rates for Acute Hospital, Extended Diagnosis Treatment Unit, Day Surgery, Palliative Care services<sup>1</sup>**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,800	PCHI ≤ \$2,100	80%	50%
\$1,800 < PCHI ≤ \$2,000	\$2,100 < PCHI ≤ \$2,300	75%	42.5%
\$2,000 < PCHI ≤ \$2,200	\$2,300 < PCHI ≤ \$2,600	70%	35%
\$2,200 < PCHI ≤ \$2,500	\$2,600 < PCHI ≤ \$3,000	65%	32.5%
\$2,500 < PCHI ≤ \$2,800	\$3,000 < PCHI ≤ \$3,300	60%	30%
\$2,800 < PCHI ≤ \$3,100	\$3,300 < PCHI ≤ \$3,600	55%	27.5%
PCHI > \$3,100	PCHI > \$3,600	50%	25%

Note:

1. Applicable for palliative care services (i.e., Inpatient Hospice Palliative Care Service, Home Palliative Care, and Day Hospice) from 4Q 2024.

**Table 6: Revised PCHI Thresholds and Corresponding Subsidy Rates for Community Hospital**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	80%	50%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,300	70%	40%
\$2,000 < PCHI ≤ \$2,200	\$2,300 < PCHI ≤ \$2,600	60%	30%
\$2,200 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,300	50%	25%
\$2,800 < PCHI ≤ \$3,300	\$3,300 < PCHI ≤ \$3,600	40%	20%
PCHI > \$3,300	PCHI > \$3,600	30%	15%

**Table 7: Revised PCHI Thresholds and Corresponding Subsidy Rates for Specialist Outpatient Clinic**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	70%	25%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,300	60%	
\$2,000 < PCHI ≤ \$3,300	\$2,300 < PCHI ≤ \$3,600	50%	
\$3,300 < PCHI ≤ \$6,500	\$3,600 < PCHI ≤ \$7,000	40%	
PCHI > \$6,500	PCHI > \$7,000	30%	

**Table 8: Revised PCHI Thresholds and Corresponding Subsidy Rates for MOH Long-Term Care Residential Services**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	75%	50%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	60%	40%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	50%	30%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	40%	20%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	20%	10%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

**Table 9: Revised PCHI Thresholds and Corresponding Subsidy Rates for MOH Long-Term Care Non-Residential Services**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	80%	55%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	75%	50%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	60%	40%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	50%	30%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	30%	15%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

**Table 10: Revised PCHI Thresholds and Corresponding Subsidy Rates for MSF Residential Services**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	75%	50%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	60%	40%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	50%	30%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	40%	20%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	20%	0%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

**Table 11: Revised PCHI Thresholds and Corresponding Subsidy Rates for MSF Non-Residential Services**

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	80%	55%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	75%	50%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	60%	40%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	50%	30%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	30%	0%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

**Table 12: Revised PCHI Thresholds and Corresponding Monthly Subsidies for Community Haemodialysis**

Monthly PCHI to Qualify for Subsidy		Monthly Subsidy (Singapore Citizens)	Monthly Subsidy (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	\$1,322	\$1,058
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	\$927	\$742
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	\$662	\$530
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	\$542	\$435
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	\$385	\$306
PCHI > \$2,800	PCHI > \$3,600	\$0	\$0

**Table 13: Revised PCHI Thresholds and Corresponding Monthly Subsidies for Community Haemodialysis with Tier 1 Transport**

Monthly PCHI to Qualify for Subsidy		Monthly Subsidy (Singapore Citizens)	Monthly Subsidy (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	\$1,650	\$1,349
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	\$1,218	\$1,015
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	\$917	\$748
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	\$760	\$617
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	\$567	\$415
PCHI > \$2,800	PCHI > \$3,600	\$0	\$0

Table 14: Revised PCHI Thresholds and Corresponding Monthly Subsidies for Community Haemodialysis with Tier 2 Transport

Monthly PCHI to Qualify for Subsidy		Monthly Subsidy (Singapore Citizens)	Monthly Subsidy (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	\$1,895	\$1,568
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	\$1,437	\$1,220
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	\$1,108	\$912
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	\$924	\$754
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	\$704	\$497
PCHI > \$2,800	PCHI > \$3,600	\$0	\$0

Table 15: Revised PCHI Thresholds and Corresponding Monthly Subsidies for Peritoneal Dialysis

Monthly PCHI to Qualify for Subsidy		Monthly Subsidy (Singapore Citizens)	Monthly Subsidy (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	\$1,372	\$1,108
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	\$977	\$792
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	\$712	\$580
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	\$592	\$485
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	\$435	\$356
PCHI > \$2,800	PCHI > \$3,600	\$0	\$0

Table 16: Revised PCHI Thresholds and Corresponding Subsidy Rates for Standard Drug List

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$2,000	PCHI ≤ \$2,300	75%	25%
PCHI > \$2,000	PCHI > \$2,300	50%	

Table 17: Revised PCHI Thresholds and Corresponding Subsidy Rates for Medication Assistance Fund Drugs

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$2,000	PCHI ≤ \$2,300	75%	20%
\$2,000 < PCHI ≤ \$3,300	\$2,300 < PCHI ≤ \$3,600	50%	
\$3,300 < PCHI ≤ \$6,500	\$3,600 < PCHI ≤ \$7,000	40%	
PCHI > \$6,500	PCHI > \$7,000	0% <sup>1</sup>	0% <sup>1</sup>

Note:

1. In exceptional deserving cases, MAF may be extended upon appeal.

Table 18: Revised PCHI Thresholds and Corresponding Subsidy Rates for Seniors' Mobility and Enabling Fund Consumables

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	80% (up to annual subsidy cap of \$2,000)	0%
\$800 < PCHI ≤ \$2,000	\$900 < PCHI ≤ \$2,600	50% (up to annual subsidy cap of \$1,200)	
PCHI > \$2,000	PCHI > \$2,600	0%	

Table 19: Revised PCHI Thresholds and Corresponding Subsidy Rates for Seniors' Mobility and Enabling Fund Devices

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	90% of device cost or subsidy cap, whichever is lower	0%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,600	75% of device cost or subsidy cap, whichever is lower	
PCHI > \$2,000	PCHI > \$2,600	0%	

Table 20: Revised PCHI Thresholds and Corresponding Monthly Payout Amount for Home Caregiving Grant

Monthly PCHI to Qualify for Payout		Monthly Payout Amount (Singapore Citizens)	Monthly Payout Amount (Permanent Residents <sup>1</sup> )
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	\$400	\$400
\$1,200 < PCHI ≤ \$2,800	\$1,500 < PCHI ≤ \$3,600	\$250	\$250
PCHI > \$2,800	PCHI > \$3,600	\$0	\$0

Note:

1. Only Permanent Residents with an Immediate Family Member (i.e., parent, spouse, or child) who is a Singapore Citizen are eligible.



Table 21: Revised PCHI Thresholds and Corresponding Monthly Payout Amount for Interim Disability Assistance Programme for the Elderly

Monthly PCHI to Qualify for Payout		Monthly Payout Amount (Singapore Citizens)	Monthly Payout Amount (Permanent Residents)
Current	Revised		
PCHI ≤ \$2,000	PCHI ≤ \$2,600	\$250	\$0
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	\$150	
PCHI > \$2,800	PCHI > \$3,600	\$0	

Table 22: Revised PCHI Thresholds and Corresponding Monthly Payout Amount for ElderFund

Monthly PCHI to Qualify for Payout		Monthly Payout Amount (Singapore Citizens)	Monthly Payout Amount (Permanent Residents)
Current	Revised		
PCHI ≤ \$1,200	PCHI ≤ \$1,500	\$250	\$0
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,600	\$150	
PCHI > \$2,000	PCHI > \$2,600	\$0	

Table 23: Revised PCHI Thresholds and Corresponding Subsidy Rates for Enabling Transport Subsidy

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	80%	55%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	75%	50%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	60%	40%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	50%	30%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	30%	0%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

Table 24: Revised PCHI Thresholds and Corresponding Subsidy Rates for Taxi Subsidy Scheme

Monthly PCHI to Qualify for Subsidy		Subsidy Rate (Singapore Citizens)	Subsidy Rate (Permanent Residents)
Current	Revised		
PCHI ≤ \$800	PCHI ≤ \$900	80%	55%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	75%	50%
\$1,200 < PCHI ≤ \$1,900	\$1,500 < PCHI ≤ \$2,300	60%	40%
\$1,900 < PCHI ≤ \$2,000	\$2,300 < PCHI ≤ \$2,600	50%	30%
\$2,000 < PCHI ≤ \$2,800	\$2,600 < PCHI ≤ \$3,600	30%	15%
PCHI > \$2,800	PCHI > \$3,600	0%	0%

Table 25: Revised PCHI Thresholds and Corresponding Subsidy Rates for Assistive Technology Fund

<b>Monthly PCHI to Qualify for Subsidy</b>		<b>Subsidy Rate (Singapore Citizens)</b>	<b>Subsidy Rate (Permanent Residents)</b>
<b>Current</b>	<b>Revised</b>		
PCHI ≤ \$800	PCHI ≤ \$900	90%	65%
\$800 < PCHI ≤ \$1,200	\$900 < PCHI ≤ \$1,500	90%	50%
\$1,200 < PCHI ≤ \$2,000	\$1,500 < PCHI ≤ \$2,600	75%	30%
PCHI > \$2,000	PCHI > \$2,600	0%	0%