FAQS on Utilisation of Medisave for Chronic Disease Management Programme (CDMP)

1. **What are the chronic conditions covered under the CDMP?**

   Patients seeking treatment for the following chronic conditions at our polyclinics can utilise Medisave to better manage their bills:

   - Diabetes Mellitus
   - Hypertension
   - Lipid disorders
   - Stroke
   - Asthma
   - Chronic Obstructive Pulmonary Disease
   - Schizophrenia
   - Major depression
   - Dementia

   b) Approved services claimable under Medisave for chronic patients include:

   - Consultation
   - Medication and Laboratory tests that are related to the chronic disease that the patient is suffering from.

2. **How can I apply for the CDMP?**

   Firstly, you need to be diagnosed with a chronic condition listed in the response to question 1 by one of our NHG Polyclinic’s doctors. Only then, can you approach our Patient Service Associates (PSA) at the registration / payment counter for an application form.

3. **How do I go about claiming my chronic-related outpatient treatment cost through Medisave?**

   Firstly, you must be certified as a patient suffering from the chronic diseases listed in question 1, and have applied for the CDMP. If you are currently seeking treatment at our polyclinics, you will be certified automatically. First-time patients at our polyclinics will require a medical consultation for verification.

   Secondly, the Medisave Account holder must authorise NHGP to deduct funds from his/her Medisave account by signing and handing in to us the Medisave Authorisation Form (available for download from http://www.nhgp.com.sg/medisave.aspx).

   If you are using your personal Medisave account, you need to submit a Medisave Authorisation Form (authorised by yourself).

Information correct as at 1 Mar 2012
If you are using your immediate family member’s Medisave account, you need to submit a Medisave Authorisation Form endorsed by the account holder. In the event that the account holder cannot be present at the clinic during the time of submission, a photocopy of his/her NRIC or Passport must be presented to our staff members so that they can process your request.

4. **How much can I withdraw from my Medisave account?**

There is a withdrawal limit from your Medisave account for payment of outpatient treatments of approved chronic diseases. With effect from 1 Jan 2012, you are entitled to withdraw S$400 (S$300 before 1 Jan 2012) per Medisave account a year. For each bill, you are required to co-pay cash for the first S$30 of the bill and 15% of the remaining balance.

*E.g. on a bill of $100, you will pay $30 plus $10.50 (15% of $70) and use Medisave to settle the balance of $59.50.*

With effect from 1 Jan 2012, you may also use the Medisave accounts of your immediate family members* to pay for your outpatient treatments, up to a limit of $400 per Medisave account, per calendar year, up to 10 Medisave accounts in 1 claim.

*Immediate family member refers to your spouse, child, or parent. Grandparents who are citizens or permanent residents of Singapore may use the Medisave of their grandchildren as well. This is not applicable if grandparents are foreigners. Please also note that grandchildren are not allowed to use the Medisave of their grandparents.*

5. **Can I use my sibling’s Medisave account?**

No, your sibling’s Medisave cannot be used for your bill payment.

6. **Why do I have to pay the deductible plus 15% of the bill each time I go for treatment?**

The $30 deductible and 15% co-payment structure prevents your Medisave funds from being depleted prematurely through outpatient treatments.

7. **Will I have to pay a fee for using Medisave for my treatments under the Chronic Disease Management Programme?**

As with all billing, credit card or banking transactions, it costs money to process each Medisave transaction. The CPF Board has been recovering such costs through an administrative fee ever since Medisave was introduced in 1984.
You will be charged a nominal transaction fee of $3.50 for the processing of each Medisave transaction by the CPF board. This has to be paid in cash and is not deductible from Medisave.

8. Where does the transaction fee of $3.50 go to?

The $3.50 transaction fee covers the following:

- $2.44 – Medisave claims processing, charged by CPF Board.
- $0.47 – Use of Mediclaim system, charged by National Computer Systems Pte Ltd.
- $0.59 – Service fee for claim processing, charged by NHG Polyclinics.

9. Can I withdraw from the programme after I have signed up? If yes, how do I go about doing it?

Yes, you can withdraw from the programme by writing in to NHG Polyclinics (Attn: Finance Department) to express your intention to withdraw from the Programme. Please indicate the date on which you would like the effective date to be.

10. Why are polyclinics not offering any Chronic Disease Management packages when GP clinics are doing so?

Chronic Disease Management Programmes (CDMP) are already offered in polyclinics. However, due to the heavy subsidies patients enjoy at the polyclinics, which result in smaller and more affordable bill sizes, patients may not see any significant savings from the CDMP offered at polyclinics compared to GP clinics.

11. If I have signed up with Jurong Polyclinic to use my Medisave but decide to move to Choa Chu Kang Polyclinic at a later date, must I sign up again?

If the clinics are one of the nine NHG Polyclinics, you need not sign up again. The clinics under NHG Polyclinics are Ang Mo Kio, Bukit Batok, Choa Chu Kang, Clementi, Hougang, Jurong, Toa Payoh, Woodlands, and Yishun Polyclinics.

12. If my Medisave funds are insufficient can I use cash to top up the difference?

Yes, you may.

13. I am a CSC / BTS holder, how will I be affected by this new Medisave scheme?

You will continue with your current scheme and eligibility. After exhausting your reimbursement from your employer / BTS, you may
then draw on your Medisave to pay for the remaining balance of your bill.

14. **If I wish to sign up for the scheme and / or draw on my immediate family member's Medisave account, do we have to sign up personally at the clinics?**

You may download the Medisave Authorisation form, which is available at [http://www.nhgp.com.sg/medisave.aspx](http://www.nhgp.com.sg/medisave.aspx), complete it at home and get it endorsed by the relevant account holder before submitting it at any of our polyclinics for processing. In the event that the account holder cannot be present at the clinic, a photocopy of his / her NRIC or Passport is required.

15. **Who can be my witness for signing the form? Can my immediate family member be a witness?**

Anyone aged 21 and above who is not the patient and of a sound mind can be a witness. Immediate family member can be a witness, provided he / she is not the account holder. Witness will need to state their full name and NRIC number on the Medisave Authorisation Form.

16. **I notice that I need to endorse ‘section V’ on the Medical Authorisation Form, which indicates an agreement to release my medical information to MOH in order to process my Medisave claims. Why is that so? Is it compulsory?**

This agreement is compulsory for all Programme participants. The purpose of releasing your medical information to MOH is so that MOH can better monitor the overall healthcare of Singaporeans with chronic diseases. This will also help us formulate our services better. Your medical information will be kept strictly confidential.

17. **Can I start using my Medisave while my application is still processing?**

You cannot use your Medisave until your application is approved.

18. **I am eligible for waiver, how will this new Medisave scheme help me?**

If you have an eligible Medisave account, payment for your treatment will be deducted from your Medisave account first, before your waiver rules apply.

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Information correct as at 1 Mar 2012