

MediShield Life Scheme (Premium Recovery) Regulations 2016

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No. S 534

**MEDISHIELD LIFE SCHEME ACT 2015
(ACT 4 OF 2015)**

**MEDISHIELD LIFE SCHEME (PREMIUM RECOVERY)
REGULATIONS 2016**

In exercise of the powers conferred by section 34 of the MediShield Life Scheme Act 2015, the Minister for Health makes the following Regulations:

Citation and commencement

1. These Regulations are the MediShield Life Scheme (Premium Recovery) Regulations 2016 and come into operation on 1 November 2016.

Definitions

2. In these Regulations, unless the context otherwise requires —

“demand note” means a demand note required to be served under section 11(2) of the Act;

“parent”, in relation to an insured person, means any parent of an insured person who is required under section 4(1)(c)(ii) of the Act to pay any premium for the insured person;

“unpaid interest”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any interest (including compound interest) imposed under section 11(1)(a) of the Act on the insured person’s premium and that remains unpaid at the time regulation 4 is applied to the payment from that person;

“unpaid penalty”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any penalty imposed under section 17 of the Act on the insured person’s premium and that remains unpaid at the time regulation 4 is applied to the payment from that person;

“unpaid premium”, in relation to any payment from a person mentioned in regulation 4(a), (b) or (c), means any premium in respect of the insured person’s MediShield Life cover that remains unpaid at the time regulation 4 is applied to the payment from that person.

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Recovery bodies

3. The following statutory bodies are prescribed as recovery bodies for the purposes of Part 3 of the Act:

- (a) Central Provident Fund Board;
- (b) Inland Revenue Authority of Singapore.

Order in which certain payments to be applied

4. Subject to section 4(1)(c)(ii) of the Act, if the Board receives any payment from —

- (a) an insured person that is payable by the insured person under section 4(1)(c)(i) or (2)(a) of the Act;

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- (b) the insured person's parent that is payable by the parent under section 4(1)(c)(ii) or (2)(a) of the Act; or

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- (c) any other person required under section 4(2)(b) of the Act to pay any premium in respect of the insured person,

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the payment may be applied towards the insured person's unpaid premium, and any unpaid interest and unpaid penalty imposed on the insured person's premium, that the person who made the payment is required to pay, in the following order:

- (i) first, the unpaid penalty (if any) imposed on the insured person's premium for the first insurance period of the insured person's MediShield Life cover;
- (ii) second, the unpaid interest (if any) imposed on the insured person's premium for the first insurance period of the insured person's MediShield Life cover;
- (iii) third, the insured person's unpaid premium for the first insurance period of the insured person's MediShield Life cover (if any);
- (iv) then, towards any unpaid penalty, unpaid interest and unpaid premium of the insured person's MediShield Life cover, in the order in paragraphs (i), (ii) and (iii), for each subsequent insurance period in turn.

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Interest

5.—(1) The Board may impose interest (called in this regulation the current interest) under section 11(1)(a) of the Act at the rate of 4% per annum on the whole or part of the following amounts that remain due and payable at the time the current interest is imposed:

- (a) the insured's premium payable for an insurance period;
- (b) interest previously imposed (if any) on the premium mentioned in sub-paragraph (a).

(2) Subject to paragraph (3), the current interest —

- (a) begins to run —