

MediShield Life Scheme Regulations 2015

Table of Contents

Enacting Formula

Part 1 Preliminary

1 Citation and commencement

2 Definitions

3 Applications and notices

Part 2 Insurance cover

4 Commencement of insurance cover

5 Termination or cancellation of insurance cover on death

6 Termination and reinstatement of insurance cover in relation to changes in citizenship or permanent residency status

Part 3 Premium

7 Insurance period

8 Amount of premium

9 Premium loading

10 Payment of premium, interest or penalty

11 Refund of premium, interest or penalty

Part 4 Claims

12 Benefits

13 Claim limits

14 Cross insurance period claim

15 Reimbursement by another person

Part 5 MediShield Life Component

16 Regulations apply with modifications

17 Payment of premium

18 Termination or cancellation

Part 6 Transitional Provisions

19 MediShield Scheme

20 First insurance period of Scheme

21 Insurance cover of persons not citizens or permanent residents

FIRST SCHEDULE

SECOND SCHEDULE

THIRD SCHEDULE

FOURTH SCHEDULE

FIFTH SCHEDULE

SIXTH SCHEDULE

SEVENTH SCHEDULE

EIGHTH SCHEDULE

NINTH SCHEDULE

TENTH SCHEDULE

ELEVENTH SCHEDULE Approved medical treatment or service for day treatment patient

No. S 622

MEDISHIELD LIFE SCHEME ACT 2015 (ACT 4 OF 2015)

MEDISHIELD LIFE SCHEME REGULATIONS 2015

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

PART 1

PRELIMINARY

Citation and commencement

1. These Regulations may be cited as the MediShield Life Scheme Regulations 2015 and come into operation on 1 November 2015.

Definitions

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

“additional private insurance coverage” means any private insurance cover provided under an integrated shield plan that is additional to the insurance cover provided by the MediShield Life Component of that integrated shield plan;

“admission date”, in relation to a claim for any approved medical treatment or services, means the admission date assigned to the approved medical treatment or services claimed in accordance with guidelines issued by the Minister, and “admission” and “admitted” have corresponding meanings;

“approved community hospital” means an approved medical institution which, in the opinion of the Minister, provides an intermediate level of care for outpatients and in-patients who have simple ailments that do not require specialist medical and nursing care;

“approved day surgery centre” means an approved medical institution which is a medical clinic that provides day surgical treatment;

[S 135/2021 wef 01/03/2021]

“approved dental treatment” means dental work or dental treatment —

- (a) owing to accidental injuries;
- (b) certified in writing, by an approved medical practitioner, to be necessary in relation to a separate surgical treatment (excluding any surgical treatment specified in the Third Schedule); or
- (c) certified in writing, by an approved medical practitioner, to be necessary in relation to any approved medical treatment or services (excluding any medical treatment or services specified in the Third Schedule), and assessed by the Council to be appropriate;

“approved in-patient palliative care” means any of the following approved medical treatment or services received as an in-patient of any approved in-patient palliative care institution:

- (a) general palliative care;
- (b) specialised palliative care;

[S 224/2020 wef 01/04/2020]

“approved in-patient palliative care institution” means any approved medical institution that is —

- (a) an approved community hospital, or a hospice or nursing home; and
- (b) approved by the Minister for the purposes of these Regulations;

[S 224/2020 wef 01/04/2020]

“approved medical practitioner” means a medical practitioner who is approved by the Minister for the purposes of these Regulations;

“approved OS”, “OS application”, “OS scheme” and “relevant amount” have the meanings given by the MediShield Life Scheme (Scheme for Overseas Singapore Citizens) Regulations 2016 (G.N. No. S 535/2016);

[S 300/2018 wef 14/05/2018]

“approved outpatient treatment” means any of the following approved medical

treatment or services received as an outpatient of any approved medical institution:

- (a) renal dialysis;
- (b) treatment of neoplasms by chemotherapy;
- (c) radiotherapy treatment;
[S 731/2018 wef 01/11/2018]
- (d) administration of immunosuppressants for organ transplant;
- (e) administration of erythropoietin for dialysis and chronic renal failure;
- (f) long term parenteral nutrition provided on or after 1 November 2018;
[S 731/2018 wef 01/11/2018]

“approved private hospital” means an approved medical institution which is a private hospital;
[S 135/2021 wef 01/03/2021]

“approved public healthcare institution” means an approved medical institution which is a restructured hospital, a public specialist outpatient clinic or a national specialty centre;
[S 135/2021 wef 01/03/2021]

“approved restructured hospital” means an approved medical institution which is a restructured hospital;

“claim bar date”, in relation to an insured person who is an in-patient in an approved medical institution, means the 7th calendar day after the earliest day when the insured person is both —

- (a) certified, by a medical practitioner treating the insured person at the approved medical institution, to be medically fit for discharge from in-patient treatment at that approved medical institution; and
- (b) assessed by that medical practitioner to have a feasible discharge option;

[S 465/2018 wef 15/07/2018]
[S 224/2020 wef 01/04/2020]

“commencement date” —

- (a) in relation to an insured person’s MediShield Life cover, means the date determined under regulation 4 from which the insured person’s MediShield Life cover has been continuously in force; or