First published in the Government Gazette, Electronic Edition, on 26 February 2021 at 5.30 pm.

No. S 135

MEDISHIELD LIFE SCHEME ACT 2015 (ACT 4 OF 2015)

MEDISHIELD LIFE SCHEME (AMENDMENT) REGULATIONS 2021

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 (Amendment) Regulations 2021 and come into operation on 1 March 2021.

Amendment of regulation 2

- **2.** Regulation 2(1) of the MediShield Life Scheme Regulations 2015 (G.N. No. S 622/2015) (called in these Regulations the principal Regulations) is amended
 - (a) by inserting, immediately after the definition of "approved community hospital", the following definition:
 - ""approved day surgery centre" means an approved medical institution which is a medical clinic that provides day surgical treatment;":
 - (b) by inserting, immediately after the definition of "approved outpatient treatment", the following definitions:
 - ""approved private hospital" means an approved medical institution which is a private hospital;
 - "approved public healthcare institution" means an approved medical institution which is a restructured hospital, a public specialist

- outpatient clinic or a national specialty centre;"; and
- (c) by inserting, immediately after the definition of "long term parenteral nutrition", the following definition:
 - ""medical clinic" has the meaning given by section 2 of the Private Hospitals and Medical Clinics Act (Cap. 248);".

Amendment of regulation 13

- **3.** Regulation 13 of the principal Regulations is amended by deleting paragraph (1) and substituting the following paragraph:
 - "(1) The total amount of claims that may be paid under an insured person's MediShield Life cover in respect of each insurance period is an amount not exceeding an insurance period limit of
 - (a) \$100,000, if the insured person was admitted before 1 March 2021; or
 - (b) \$150,000, if the insured person was admitted on or after 1 March 2021.".

Amendment of regulation 14

- **4.** Regulation 14 of the principal Regulations is amended
 - (a) by deleting "\$250,000" in the second paragraph of the *Illustration* and substituting "\$350,000";
 - (b) by deleting "\$100,000" in sub-paragraphs (b) and (c) of the third paragraph of the *Illustration* and substituting in each case "\$150,000"; and
 - (c) by deleting "\$240,000" in the fourth paragraph of the *Illustration* and substituting "\$340,000".

Amendment of First Schedule

- **5.** The First Schedule to the principal Regulations is amended
 - (a) by deleting the Schedule heading and substituting the following Part heading:

"PART 1

STANDARD PREMIUM

(For insurance periods commencing on or after 1 November 2015 but before 1 March 2021)"; and

(b) by inserting, immediately after the table in Part 1, the following Part:

"PART 2 STANDARD PREMIUM

(For insurance periods commencing on or after 1 March 2021)

Age of insured person on the relevant date	Standard premium
1-20 years	\$145
21 - 30 years	\$250
31-40 years	\$390
41 - 50 years	\$525
51-60 years	\$800
61 – 65 years	\$1,020
66 – 70 years	\$1,100
71 – 73 years	\$1,195
74 – 75 years	\$1,320
76 – 78 years	\$1,530
79 – 80 years	\$1,590
81 – 83 years	\$1,675
84 – 85 years	\$1,935
86 – 90 years	\$2,025
91 years and older	\$2,055

".

Amendment of Second Schedule

- **6.** The Second Schedule to the principal Regulations is amended
 - (a) by inserting, immediately after the words "1 November 2015" in the heading of Part 1, the words "but before 1 March 2021";
 - (b) by deleting the *Note* (including paragraphs 1, 2 and 3) in Part 1;
 - (c) by inserting, immediately after Part 1, the following Part:

"PART 1A

PREMIUM REBATE FOR INSURED PERSON BORN BEFORE 1 JANUARY 1950

(For insurance periods commencing on or after 1 March 2021)

Insured person's age on relevant commencement date	Premium rebate where insured person's age on relevant date is —							
	71 – 73 years	74 – 75 years	76 – 78 years	79 – 80 years	81 – 83 years	84 – 85 years	86 – 90 years	
41 – 50 years	\$82	\$97	\$109	\$129	\$228	\$236	\$236	1
51 – 60 years	\$41	\$48	\$55	\$65	\$114	\$118	\$118],,

- (d) by inserting, immediately after the words "1 November 2015" in the heading of Part 2, the words "but before 1 March 2021";
- (e) by deleting the *Note* (including paragraphs 1, 2 and 3) in Part 2; and
- (f) by inserting, immediately after Part 2, the following Part and Note:

"PART 3 PREMIUM REBATE FOR INSURED PERSON BORN ON OR AFTER 1 JANUARY 1950

(For insurance periods commencing on or after 1 March 2021)

Insured person's	Premium rebate where insured person's age on the relevant date is —							
age on relevant commencement date	66 – 70 years	71 – 73 years	74 – 75 years	76 – 78 years	79 – 80 years	81 – 83 years	84 – 85 years	86 – 90 years
30 years and below	\$51	\$112	\$193	\$273	\$329	\$462	\$507	\$564
31 – 40 years	\$43	\$84	\$145	\$205	\$247	\$347	\$380	\$423
41 – 50 years	\$38	\$56	\$97	\$137	\$165	\$231	\$253	\$282
51 – 60 years	\$32	\$32	\$48	\$68	\$82	\$116	\$127	\$141
61 – 70 years	N.A.	\$13	\$35	\$53	\$67	\$75	\$81	\$95

Note:

1. In this Schedule —

"relevant commencement date", in relation to an insured person's MediShield Life cover, means the insured person's next birthday falling after the commencement date of —

- (a) the insured person's MediShield Life cover; or
- (b) if the insured person's MediShield Life cover has been continuously in force since it replaced the insured person's pre-existing MediShield cover under regulation 19(1), the commencement date of the insured person's pre-existing MediShield cover;

"relevant date", in relation to the premium rebate for an insured person's MediShield Life cover during an insurance period, means the insured person's next birthday falling after the first day of that insurance period.

2. The Ninth Schedule modifies the premium rebate for the first insurance period of an insured person's MediShield Life cover to which regulation 20(1)(a) applies.".

Amendment of Third Schedule

7. Paragraph 10 of the Third Schedule to the principal Regulations is amended —