

Frequently Asked Questions

Multiple Primary Cancers

1. What is the definition of Multiple Primary Cancers?

Multiple Primary Cancers is defined as two or more cancers arising from different sites and/or are of a different histology or morphology group.

2. What are the key changes with the introduction of the coverage of Multiple Primary Cancers?

Effective 1 December 2023, MediShield Life (MSHL) and MediSave (MSV) will offer higher coverage on cancer drug treatment on the Cancer Drug List (CDL) and Cancer Drug Services for patients with multiple primary cancers.

For Cancer Drug Treatment on the (CDL), the MSHL and MSV limits will be the sum of the highest cancer drug treatment limit amongst the claimable treatments received for each primary cancer per month.

For Cancer Drug Services, the MSHL and MSV limits will be doubled.

For more information, please refer to the benefit table found in the MOH website: <https://go.gov.sg/mshlbenefits>.

3. Does this apply to Singlife Shield policies?

Effective 1 April 2024, Singlife Shield policies (including Singlife Shield Standard) will offer higher coverage on cancer drug treatment on CDL and Cancer Drug Services for all patients with multiple primary cancers. Please refer to the details below:

Outpatient treatment	Singlife Shield Plan 1 / 2 / 3 / Starter	Singlife Shield Standard
<i>Patients receiving treatment for one primary cancer</i>		
Cancer drug treatment (CDL)	5 x (MSHL limit for one primary cancer per month) ¹	3 x (MSHL limit for one primary cancer per month) ¹
Cancer drug services	5 x (MSHL limit for one primary cancer per Policy Year) ²	2 x (MSHL limit for one primary cancer per Policy Year) ²
<i>Patients receiving treatment for multiple primary cancers</i>		
Cancer drug treatment (CDL)	Sum of the highest Cancer Drug Treatment limit amongst the claimable treatments received for each primary cancer per month ¹	
Cancer drug services	5 x (MSHL limit for multiple primary cancer per Policy Year) ²	2 x (MSHL limit for multiple primary cancers per Policy Year) ²

- 1 The cancer drug treatment benefit limit is based on a multiple of the MediShield Life claim limit for the specific cancer drug treatment. Please refer to the Cancer Drug List / CDL on the MOH website: <https://go.gov.sg/moh-cancerdruglist> for the MediShield Life claim limit on the applicable cancer drug treatment. MOH may update the CDL from time to time.
- 2 The cancer drug services benefit limit is based on a multiple of the MediShield Life claim limit for cancer drug services. Please refer to the MOH website: <https://go.gov.sg/mshlbenefits> for the MediShield Life claim limit for cancer drug services.

4. Is there an example of how the outpatient multiple cancers treatment claim payout works?

The example below illustrates the claims payout for the outpatient Cancer Drug Treatment on the CDL and outpatient Cancer Drug Services when a patient is diagnosed with breast cancer

and leukemia.

	MSHL Limit	Singlife Shield
Breast cancer	Drug A - \$800 Drug B - \$1,200 (highest)	5x MSHL limit = \$1,200 * 5 = \$6,000
Leukemia	Drug C - \$400 Drug D - \$2,000 (highest)	5x MSHL limit = \$2,000 * 5 = \$10,000
Cancer Drug Treatment (CDL) (per month)	Sum of the highest MSHL limit for each primary cancer = \$1,200 + \$2,000 = \$3,200	Sum of the highest MSHL limit for each primary cancer = \$6,000 + \$10,000 = \$16,000
Cancer Drug Services (per policy year)	\$7,200	5x MSHL limit = \$7,200 * 5 = \$36,000

5. How do I submit an outpatient cancer treatment claim for Multiple Primary Cancers?

The claim limits for patients receiving treatment for multiple primary cancers are accorded on an application basis; doctors are to send the application form to MOH and Singlife for assessment of MediShield Life and Singlife Shield Plan claims respectively before the claim for multiple primary cancer is submitted.

Coverage on Mobile Inpatient Care@Home (MIC@Home)

1. What is Mobile Inpatient Care@Home (MIC@Home)?

MIC@Home delivers hospital-level inpatient and transitional care in safe, community settings. Patients receive care from a team of doctors, nurses, pharmacists, and therapists in the comfort of their homes. They're equipped with clinical monitoring devices and receive daily tele-consultations to ensure compliance for their treatment plan. In-person visits are also conducted when needed.

2. When will the coverage on MIC@Home be implemented?

Effective from 1 Apr 2024, MediShield Life (MSHL) and MediSave (MSV) will provide coverage on MIC@Home, up to the prevailing acute hospital inpatient limits.

Aligned with MOH, w.e.f. 1 Apr 2024, all Singlife Shield policies, including existing policies, will cover MIC@Home under Inpatient Hospital Treatment.

3. What will be covered under MIC@Home?

MIC@Home will cover inpatient hospital benefits including the cost of equipment loan/rental, nursing charges, home care and transport-related services.

For more information, please refer to the benefit table here: <https://go.gov.sg/mshlbenefits>.

4. Will MIC@Home patient be eligible for pre-hospital treatment / post-hospital treatment?

Yes, MIC@Home patients will be eligible for pre-hospital / post-hospital treatment, as outlined in the terms and conditions, similar to any inpatient hospital treatment.

5. How do I submit a claim for MIC@Home?

MIC@Home stays that directly precede or follow a conventional inpatient stay will be e-filed by the hospital as one continuous inpatient admission claim. Patients are not required to submit a claim separately.