

# STRENGTHENING LONG-TERM CARE FOR ALL SINGAPOREANS

Singaporeans are living longer; while this is good news, improved life expectancy comes with an increased risk of disability, especially towards the end of life. To strengthen long-term care for Singaporeans, MOH introduced the Home Caregiving Grant (HCG) in Oct 2019 and will implement CareShield Life in mid-2020.

In addition, to ensure more Singaporeans are able to receive the support they need, MOH has revised the assessment framework to provide assessors with more guidance on aspects to take into consideration if an individual is suspected to have cognitive impairment.

Patients who wish to make a claim under any severe disability scheme will have to visit an MOH-accredited assessor to obtain an Assessor's statement. Assessment fees have been increased from \$50 to \$100 for clinic-based assessments and from \$150 to \$250 for house-call assessments. For other disability schemes, patients can visit any GP to obtain a Functional Assessment Report<sup>1</sup>.

With the new schemes and enhancements, MOH anticipates there will be a marked increase in assessments required. GPs like you have always been AIC's invaluable partner in ensuring patients are able to access quality care. Coming onboard as an assessor for severe disability schemes will further strengthen this partnership and help more severely disabled patients receive the support they need.

## SCHEMES FOR PATIENTS WITH SEVERE DISABILITY

### CareShield Life (for CareShield Life policyholders only<sup>2</sup>)

NEW

- Cash payout of at least \$600/month for as long as patient is severely disabled
- No means-testing required

### ElderFund<sup>3</sup>

NEW

- Cash payout of \$250 or \$150/month for as long as patient is severely disabled
- For patients who are not CareShield Life or ElderShield policyholders<sup>4</sup>
- For patients with a low income and low MediSave balance

### MediSave Withdrawals for Long-Term Care<sup>2</sup>

NEW

- Cash withdrawals of up to \$200/month
- From patients and/or their spouse's MediSave
- No means-testing required

### ElderShield 300 and ElderShield 400 (for ElderShield policyholders only<sup>4</sup>)

- \$300 or \$400/month for up to 60 or 72 months respectively
- No means-testing required

### Interim Disability Assistance Programme for the Elderly (IDAPE)

- Cash payout of \$250 or \$150/month for up to 72 months
- For patients who were not eligible for ElderShield in 2002
- Means-testing required<sup>5</sup>

<sup>1</sup> Patients also applying for any of the Severe Disability schemes do not need to obtain the FAR. They should visit a MOH-accredited severe disability assessor instead to obtain an Assessor Statement.

<sup>2</sup> Scheme will be rolled out from mid-2020

<sup>3</sup> Scheme will be rolled out from Jan 2020

<sup>4</sup> Patients who wish to check if they have ElderShield may login to their account on [www.cpf.gov.sg](http://www.cpf.gov.sg) and select "My Messages" followed by "Healthcare"

<sup>5</sup> No additional step is required in applications for schemes requiring means-testing. Patients who previously opted out of means-testing will be contacted by AIC for more information.

## SCHEMES FOR PATIENTS WITH MILD OR MODERATE DISABILITY

Mild Disability	Moderate Disability	
<b>Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities (PWD)</b> <ul style="list-style-type: none"> <li>Levy concession of \$60/month for duration of FDW employment</li> <li>For households hiring a FDW to care for a patient</li> <li>No means-testing required</li> </ul>	<b>Home Caregiving Grant (HCG)</b> <span style="background-color: #0070c0; color: white; padding: 2px;">NEW</span> <ul style="list-style-type: none"> <li>Cash payout of \$200/month for life</li> <li>For patients being cared for at home</li> <li>Means-testing required<sup>5</sup></li> </ul>	<b>Pioneer Generation Disability Assistance Scheme (PGDAS)</b> <ul style="list-style-type: none"> <li>Cash payout of \$100/month for life</li> <li>For Pioneers</li> <li>No means-testing required</li> </ul>

## LEVELS OF DISABILITY

The long term care schemes are only applicable for patients who always require assistance with or are unable to perform the Activities of Daily Living (ADLs) - Feeding, Bathing, Toileting, Dressing, Moving, and Transferring.

### Mild Disability

Always require some assistance with at least 1 ADL

### Moderate Disability

Always require some assistance with at least 3 ADLs

### Severe Disability

Unable to perform at least 3 ADLs

## TRAINING FOR GPs WHO WISH TO BECOME ACCREDITED ASSESSORS

### Why Is Training Necessary?

- Ensures consistent experience and assessment outcomes for individuals undergoing severe disability assessments through standardized training and a MCQ accreditation test

### Enhancements To Support Assessors

- Training made easier:** use of e-learning has enabled us to reduce the classroom training segment from 2 days to half a day
- Revamped curriculum for holistic assessments:** assessors will learn how to better account for the impact of cognitive impairment on functional abilities

### What Will Training Entail?

#### E-learning:

The e-learning modules will take an average of 2.5 hours to complete, and must be completed prior to attending the classroom training.

#### Classroom Training:

**Trainer: A/Prof Ng Yee Sien**

**Senior Consultant, Rehabilitation Medicine, Singapore General Hospital**

*A/Prof Ng has worked with a group of experienced healthcare professionals to develop the course.*

CME points will be awarded to doctors who complete the training. The next wave of training sessions will be held in early 2020. GPs who wish to attend these sessions may indicate your interest via Primary Care Pages.

### Indicate interest via Primary Care Pages

([www.primarycarepages.sg](http://www.primarycarepages.sg) > "Contact Us" > "Indicate interest to be a severe disability scheme assessor")

For more information on the disability schemes and assessor training, please contact the AIC GP Engagement team at [gp@aic.sg](mailto:gp@aic.sg) or 6632 1199.

