

Admission: frequently asked questions (FAQs)

A. WARDS AND CHARGES

1. Can I choose my class of ward?

You may select the ward class if you are a Singapore citizen or permanent resident*. We encourage you to choose the appropriate ward class, taking into account financial factors such as availability of insurance coverage and MediSave balance.

* Non-subsidised wards are available for non-resident patients.

2. How much will my hospital stay cost?

The cost of your hospital stay varies according to the admission type (Rehabilitation, Sub-acute Care, Palliative or Continuing Care), length of stay and treatment needed. Please refer to our charges <https://www.slh.org.sg/patients-visitors/admissions-and-appointments/> for more information.

3. How do I pay for hospital charges; can I use insurance / MediShield Life?

You may pay using MediSave, MediShield Life/Integrated Shield Plan, credit card, cash, cheque, NETS, PAYNOW, bank transfer or a combination of the above. For MediSave and/or MediShield Life/Integrated Shield Plan, the hospital will submit the claim to CPF Board which will pay the hospital directly upon discharge.

If you need advice about financial matters, you may approach our Business Office. If you face financial difficulties, please approach our medical social worker.

B. DEPOSIT AND MEANS TESTING

1. Is a deposit required for admission?

Yes. The deposit may be used to pay for charges such as ambulance, rehab equipment, consumables or miscellaneous expenses which are not covered by MediSave and MediShield Life. Deposits can be made in cash, cheque, credit card or NETS, PAYNOW or bank transfer. If you need advice about deposit, you may approach our Business Office. If you face financial difficulties, please speak to our medical social worker.

2. Is the deposit refundable?

Yes, if there is balance after payment of charges listed above.

3. When is my deposit refunded?

For payment involving:

- i) MediSave only: refund may be expected in 4 to 6 weeks
- ii) MediShield Life / Integrated Shield Plan and MediSave: 8 to 10 weeks
- iii) Hospitalisation beyond 28 days: up to 3 months as the claim has to be submitted to MOH for approval

Refund of the deposit, if any, will be refunded to the person who paid the deposit. Where the deposit payor signs a written authorisation for the refund to be paid to another person, refund of deposit will be made to the assigned payee.

4. I have submitted a Means Test Declaration form for government subsidy. When will I know whether it has been approved and how much subsidy has been given?

The Means Test will be processed within 3 to 5 working days. The amount of government grant and hospital subsidy will be shown in the final invoice. Please call our Business Office at 6895 3253 during office hours if you wish to know the outcome.

C. MEDISAVE

1. Can my family members use my MediSave?

MediSave may be used to pay for personal or family members' hospitalisation. For details please refer to <https://www.cpf.gov.sg/Members/Schemes/schemes/healthcare/medisave>.

2. How do I use MediSave to pay for my hospital stay?

Please inform our Business Office during admission that you want to use MediSave. You will need to complete the MediSave Authorisation form and submit it with the NRIC of the patient and the MediSave account holder.

3. What are the MediSave withdrawal limits?

MediSave for community hospital charges is capped at \$250 a day or \$5,00 per calendar year, MediSave for palliative patient is capped at \$250 a day for CAT 1 and \$350 a day for CAT 2A/2B and MediSave for chronic sick patient is capped at \$50 a day or \$3,000 per calendar year.

D. MEDISHIELD LIFE

1. What is MediShield Life?

MediShield Life is a basic health insurance plan that protects all Singapore Citizens and Permanent Residents against large hospital bills for life, regardless of age or health condition. Please refer to FAQs at <https://www.medishieldlife.sg> for more information.

E. MEDIFUND

1. What is MediFund?

MediFund is an endowment fund set up by the Government to help patients who face financial difficulties with their remaining bills after receiving government subsidies and drawing on other means of payment including MediShield Life and MediSave. Please refer to FAQs at <https://www.moh.gov.sg/cost-financing/healthcare-schemes-subsidies/medifund> for more information.