

## Healthcare Financing and Planning

Primary Healthcare

Preventive e.g. cancer screening, vaccinations, routine health checks, certifications etc

| Government                   | Private          | Charities                       |
|------------------------------|------------------|---------------------------------|
| HPB initiatives              | Out of pocket    | Screening drives (occasionally) |
| MEDISAVEable procedures      | Company packages |                                 |
| Low cost Polyclinic packages |                  |                                 |

Acute e.g. cough, cold, diarrhoea or minor accidents

| Government (20% share) | Private (80% share)              | Charities              |
|------------------------|----------------------------------|------------------------|
| Polyclinics            | Out of pocket                    | VWO Subsidised clinics |
| CHAS Initiatives / PA  | Company Co pay Insurance Schemes |                        |

Chronic e.g. hypertension, diabetes mellitus, dyslipidaemia, asthma etc

| Government (55% share) | Private (45% share)                                     | Charities              |
|------------------------|---|------------------------|
| Polyclinics            | Out of pocket   | VWO Subsidised clinics |
| CHAS Initiatives / PA  | Company Co pay Insurance Schemes                        | CHAS Initiatives / PA  |
|                        | CDMP Initiatives (Using Medisave in private GP clinics) |                        |

Tertiary Healthcare

Accidents/Infections; Complications of chronic illness like stroke, organ failures; Malignancies

| Government Restructured Hospital (85% share) | Private Hospital (15% share) |
|--|------------------------------|
| Out of Pocket                                | Out of Pocket                |
| Government Subsidy Wards                     | INSURANCE                    |
| INSURANCE                                    | MEDISAVE                     |
| MEDISAVE                                     |                              |
| MEDISHIELD                                   |                              |
| MEDIFUND                                     |                              |

Intermediate and long term care

Rehabilitation; Maintenance; Palliative

| Community Hospital/Hospices* | Nursing Homes*       | Home/Outpatient based* |
|------------------------------|----------------------|------------------------|
| Out of Pocket                | Out of Pocket        | Out of Pocket          |
| Government Subsidy Wards     | MEANS tested Funding | MEANS tested Funding   |
| INSURANCE                    |                      |                        |
| MEDISAVE                     |                      |                        |
| MEDISHIELD                   |                      |                        |
| MEDIFUND                     |                      |                        |

\*Mainly VWO and private services