



FOR IMMEDIATE REPORTING

**LAUNCH OF CARESHIELD LIFE
FOR COHORTS BORN IN 1979 OR EARLIER**

*Transfer of ElderShield administration from private insurers to Government
from 1 November*

CareShield Life is the national long-term care insurance scheme to provide basic financial protection against severe disability. It was launched on 1 October 2020 to replace the ElderShield scheme. To ensure that policyholders can benefit from improvements to the claims assessment process, and upgrade more smoothly to CareShield Life, the Government will take over the administration of the ElderShield scheme from private insurers from 1 November 2021.

2. CareShield Life is mandatory for all Singapore Citizens or Permanent Residents born in 1980 or later. From 6 November 2021, the scheme is ready for eligible Singapore Citizens and Permanent Residents born in 1979 or earlier to join. Existing ElderShield 400 policyholders who were born in 1970 to 1979 will be automatically enrolled and do not need to take action to join. All others will have to sign up via the CareShield Life website to join.

CareShield Life coverage for cohorts born in 1979 or earlier

3. CareShield Life helps address care needs by pooling risks so that each individual has basic financial protection for one's long-term care costs should one become severely disabled. With one in two Singaporeans aged 65 expected to become severely disabled in their lifetime, the Government accepted the recommendations of the ElderShield Review Committee (ESRC) in 2018 to introduce CareShield Life, an enhanced national long-term care insurance scheme.

4. Under CareShield Life, individuals who become severely disabled¹ will have better basic financial protection, namely:

- **Increase in payouts:** CareShield Life payouts increase annually until age 67 or when a successful claim is made, whichever is earlier. The payout level is currently \$612 in 2021. This is enhanced from ElderShield's fixed payouts of \$300 or \$400 per month.
- **Longer duration of payouts:** CareShield Life provides payouts for life, during the entire duration of severe disability. This is an improvement from ElderShield, which provides up to 60 or 72 months of payouts.

¹ Severe disability is defined as being unable to perform at least three out of six Activities of Daily Living (ADLs).

- Premium support: Premium support is available for CareShield Life to ensure no one loses coverage due to an inability to pay. This is enhanced from ElderShield, which does not have premium support measures.

5. CareShield Life was launched on 1 October 2020 for all Singapore Citizens or Permanent Residents born in 1980 or later. These cohorts are automatically covered under CareShield Life from 1 October 2020, or when they turn 30, whichever is later. There are currently over 740,000 policyholders among mandatory cohorts onboard CareShield Life.

6. Going forward, all Singapore Citizens and Permanent Residents born in 1979 or earlier, can choose to join CareShield Life, if they are not severely disabled:

- The auto-enrolment group: To make joining CareShield Life more convenient, Singapore Citizens or Permanent Residents **born in 1970 to 1979**, who are **insured under ElderShield 400** and are **not severely disabled**, **will be auto-enrolled onto CareShield Life from 1 December 2021**. No action is required if they wish to join CareShield Life. They will receive a CareShield Life welcome package, which provides more information on their CareShield Life coverage and personalised premiums.
- Those who are not in auto-enrolment group: From 6 November 2021, **all other Singapore Citizens or Permanent Residents born in 1979 or earlier² who are not severely disabled** can sign up for CareShield Life at careshieldlife.gov.sg. Auto-enrolment was not extended to this group because it consists of ElderShield 300 policyholders, uninsured individuals, and older individuals who will face higher annual premiums compared to the auto-enrolment group. They should therefore weigh the costs and benefits, and make a conscious decision to opt into CareShield Life. They can check their personalised premiums on the website before submitting their application to join CareShield Life. Existing ElderShield policyholders will continue to be covered under ElderShield if they choose not to upgrade from ElderShield to CareShield Life.

7. We encourage enrolment into CareShield Life, as it will provide better protection than ElderShield, through higher and lifetime payouts. To encourage individuals to join CareShield Life, the Government will provide **Participation Incentives of up to \$2,500** to all Singapore Citizens born in 1979 or earlier who join CareShield Life by 31 December 2023. **Additional Participation Incentives of \$1,500** will also be provided to Merdeka and Pioneer Generation citizens who join CareShield Life by 31 December 2023. Please refer to Annex A for the available premium support measures.

² This excludes Singapore Citizens or Permanent Residents born in 1970 to 1979 who are insured under ElderShield 400 and not severely disabled, as they will be part of the auto-enrolment group in Para 6.

Transfer of ElderShield administration

8. From 1 November 2021, the Government will take over administration of the ElderShield scheme from private insurers³. With this, policyholders can benefit from improvements to the claims assessment process, and upgrade more smoothly to CareShield Life from 6 November 2021. There will be no change to their ElderShield coverage, claim eligibility criteria, or monthly payout quantum under Government administration.

9. From 1 November 2021, ElderShield policyholders may submit requests or enquiries on ElderShield via Write to Us (careshieldlife.gov.sg/writetous) or call the Healthcare Hotline at 1800-222-3399 /+65 6222 3399 (overseas) from Monday to Friday, 8.00am to 5.30pm. To submit a claim for ElderShield, policyholders can do so via the Agency for Integrated Care (AIC) eServices for Financing Schemes portal at <https://efinance.aic.sg>. For further assistance, policyholders may contact AIC at 1800 650 6060 / +65 6650 6060 (overseas) during their operating hours.

10. From now to 31 October 2021, ElderShield policyholders should continue to approach their respective insurer for ElderShield matters. For the contact information of insurers, please refer to <https://careshieldlife.gov.sg/eldershield/insurer>.

MINISTRY OF HEALTH
14 OCTOBER 2021

³ The insurers are Aviva, Great Eastern, and NTUC Income.

Premium Support Measures for Singapore Citizens or Permanent Residents born in 1979 or earlier

- **Means-tested premium subsidies** of up to 30% of premiums of CareShield Life, to help lower- to middle-income households.
- **Participation incentives of up to \$2,500 for Singapore Citizens**, if they join CareShield Life by 31 December 2023, to encourage those born in 1979 or earlier to join CareShield Life.
- **Additional participation incentives of \$1,500 for Merdeka and Pioneer Generation citizens** if they join CareShield Life by 31 December 2023.
- **Additional Premium Support for Singaporeans** who are unable to pay their CareShield Life premiums even after premium subsidies, so that no one will lose coverage under CareShield Life due to inability to pay premiums.