



# Public consultation on MediShield

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## **Extension of MediShield to cover congenital and neonatal conditions**

AWARE applauds the government's efforts to extend Medishield to cover neonatal and congenital defects. We are glad that there is a public consultation on this important matter. **Singapore's healthcare system is internationally acclaimed, but the current exclusion of neonatal and congenital defects is in stark contrast to other Commonwealth countries. In the UK, Canada and Australia, health care of children with neonatal and congenital defects is covered by the National Health Service and Medicare respectively after registration of the baby.** Increasing access to treatment for crucial birth defects would further improve Singapore's already very low infant mortality rate, indeed the lowest in the world (UN *World Population Prospects Report 2011*). It would also improve the quality of life for children in need.

Neonatal and congenital defects occur through chance, happening to only two out of the 110 babies born daily. As calculated by the CPF Board, the extension of coverage to children with neonatal and congenital defects would mean an increase in premium for those aged 1-20 years of not more than \$12 a year or less than \$1 a month. But there may be poor families who cannot afford even this slightly increased premium and who may thus opt out from the scheme.

**AWARE suggests that the increase in premium for the extended coverage be further decreased through sharing by the general population,** instead of limiting it only to those 20 years old and below. The increase in premium will thus be negligible for everyone, but will bring Singapore a step closer to being a truly inclusive society, supported by a universal health care system. Risk pooling across the whole population is a necessary evolution to include all citizens, with no exclusion of those born with neonatal and congenital illness or those who live over the age of 90. Risk pooling across the whole population would also make Medishield more affordable to ageing citizens, as their premiums will not become unaffordable as they age, even if they are covered by Medishield in principle.

As Singapore continues to build trust and harmony among citizens, as stated by PM Lee on National Day, it is only fitting that all citizens should share the responsibility of taking care of young and old. **Worries over an increase in premium therefore do not constitute grounds for rejecting this extension of coverage.**

Without Medishield coverage, families who would otherwise be celebrating the birth of a baby find themselves saddled by an immense financial burden, which can reach six-digit figures on average. Many families cannot afford the hefty sums needed to save or ameliorate the life-chances of their children. Even private insurance schemes may not be available to them as many insurance companies reject coverage of those with pre-existing health defects. Therefore, the extension of Medishield to help such families is necessary as Singapore evolves into an inclusive society that leaves no one behind.