



Frequently asked questions on Cancer Drug List (CDL)

The Ministry of Health (MOH) has announced changes to the financing of cancer treatments based on the Cancer Drug List (CDL) which indicates the drugs that are approved for the treatment of a certain cancer type and their associated claim limits.

For Integrated Shield Plan (IP) holders, this change will take effect from 1 April 2023, upon policy purchase or renewal. As per MOH's Notice Paper No. 1726 released on 23 February 2023, the number of cancer treatments in the CDL has increased from 270 when it was first published in August 2021, to 340 as of 1 February 2023. This represents approximately 90% of all cancer treatments approved by the Health Sciences Authority (HSA).

We have prepared a list of commonly asked questions that may be useful to help you navigate changes in insurance claims in relation to the implementation of the Cancer Drug List by MOH.

1 How can I check if I have an Integrated Shield Plan (IP) that covers private or specialist clinics?

You will be automatically covered under MediShield Life if you are a Singaporean or a permanent resident.

To find out if you have an Integrated Shield Plan (IP), please login to your CPF account using your Singpass to check.

- Go to cpf.gov.sg
- Login with SingPass
- Click on "my CPF"
- Next, click on "Healthcare" section
- Scroll down and click on the "Health Insurance" tab to view details of your premium and health insurance coverage

Alternatively, you can contact your insurer to find out more about the policy details of your Integrated Shield Plan.

2 What is IP and IP with rider?

An IP provides additional coverage on top of your MediShield Life. IP is offered by private insurance companies with varying coverages that meet different requirements that one may have, such as entitlement for a higher-type ward [A/B1] in a public hospital, private hospital or clinic.

An IP with rider is additional coverage that one may purchase to reduce the out-of-pocket expenses that is attributed to co-insurance, deductibles, cancer drug services, CDL and non-CDL drugs.

Different insurers offer different riders for their products.

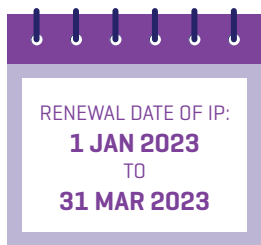
3 How do I find out if my IP has a rider?

As CPF does not provide information on whether you have purchased a rider with your IP, please check with your insurance agent or insurance company to find out.



4 I am currently undergoing cancer treatment. How will the implementation of CDL affect my cancer treatment cost?

A) The amount of insurance coverage you will get depends on the renewal date of your IP.



- The limits set in the CDL will only take effect when you renew your policy in 2024.
- Therefore, the cost of cancer treatment that you are currently undergoing will still be covered under same terms of your existing IP.
- However, you will be subjected to the limits of the CDL when you renew your policy in 2024.



- Your current policy will continue to provide coverage for your treatment until 30 September 2023 if you have undergone at least one inpatient or outpatient cancer drug treatment from 1 January 2023 to 31 March 2023 with a valid claim.
- MOH has allocated a transition period of 6 months from 1 April to 30 September 2023 to allow sufficient time for affected patients to adjust to the new changes so that their treatment will not be disrupted.
- **Please note that CDL will take effect on 1 October 2023 for this group of patients unless the patient changes the treatment regimen.**



- Your current coverage will still be applicable until your policy renewal date.
- Please check with your insurance provider on your claim limits if you have an IP with rider.

B) Besides the IP renewal dates as mentioned above, the amount that you may need to pay out-of-pocket will also depend on the type of cancer treatment drugs prescribed as well as the cancer services you require as there are changes to the claim limits.

Please refer to the updated summary table below. Source: MOH

		Current Coverage	Revised Coverage		Implementation Date
		All cancer drugs	Drug-indication on CDL	Drug-indication not on CDL	
MediShield Life (MSHL)	Drug	Limit of \$3,000/month	Limit of \$200 - \$9,600/month	N.A.	1 Sep 2022
	Services*		Limit of \$3,600/year		
MediSave (MSV)	Drug	Limit of \$1,200/month Additional limit of \$600/year for cancer scans (including post-treatment scans)	Limit of \$600/month or \$1,200/month, depending on the MSHL claim limit for the drug-indication	N.A.	
	Services*		Limit of \$600/year (including post-treatment scans)		
IP (Private Insurer component)	Drug	Varies across insurers' plans. Most offer as-charged coverage	Varies across insurers' plans, and will be set as a multiple of MSHL limits	Riders will cover drug-indications beyond the CDL. Coverage varies across insurers' plans	Upon policy purchase / renewal from 1 Apr 2023 onwards
	Services*		Varies across insurers' plans		

**Services refer to those that are part of the cancer drug treatment, including consultations, scans, lab investigations, chemotherapy preparation and administration, supportive care drugs and blood transfusions.*

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I am currently on a non-CDL drug now. How will this change affect me?

We will require specific information about your IP policy, specifically your policy renewal date and whether you have a rider.

A) IP with rider

- All IP riders will have different levels of non-CDL coverage. Please do check with your agent or insurance provider for the details of the coverage as it differs for each insurer.
- Please also note that you will not be able to use your Medisave for non-CDL drugs.

B) IP without rider

This will depend on your IP renewal as mentioned in the response to Question 4.

For IP renewals between 1 April 2023 to 30 September 2023:

Valid claim from 1 Jan 2023 to 31 Mar 2023	No claims from 1 Jan 2023 to 31 Mar 2023
If your renewal falls within 1 April 2023 to 30 September 2023 and you have made a valid claim from <u>1 January 2023 to 31 March 2023</u> , you will be covered for non-CDL drugs till 30 September 2023 unless your treatment regimen has changed during this period.	If your policy renewal is from 1 April 2023 to 30 September 2023 and you have not made any claims from <u>1 January 2023 to 31 March 2023</u> , you will not be able to claim from Medisave and IP with effect from 1 April 2023. The cost of outpatient cancer treatment using drugs not listed on the CDL will have to be fully borne by you.

We are always here to help and support you every step of the way. If needed, please speak to our doctors to explore suitable alternatives that are on the CDL for your treatment.

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How do I calculate the claim limits if more than one drug is used in my cancer treatment?

If your treatment consists of more than one cancer drug which is on the CDL, the claim limit will be calculated using the cancer drug with the highest claim amount, subjected to the limits set by MediShield Life and MediSave (please refer to the table on page 4).

For illustration purpose, we will use this example of a patient’s treatment plan that consists of cancer drugs that are on the CDL.

	MediShield Life Claim Limit per month	MediSave Withdrawal Limit per month	Claimable amount – IP without rider	Claimable amount – IP with rider
Drug A	\$200 per month	\$600 per month	N.A as we use the higher amount of Drug B to claim	N.A as we use the higher amount of Drug B to claim
Drug B	\$600 per month	\$600 per month	\$3,000 per month [\$600 x 5]	\$9,000 per month [\$600 x 15*]

*Claimable limits and co-insurance amounts vary with different insurers



IP without rider		IP with rider	
Total Bill Amount	\$9,200	Total Bill Amount	\$9,200
MediShield Life & IP claimable amount	\$5,026	MediShield Life & IP claimable amount	\$8,155
Co-insurance	\$558	Co-insurance	\$429
Total out-of-pocket expenses	\$4,246	Total out-of-pocket expenses	\$1,116

The above scenario is an example for your reference only. Please approach your insurance provider for details on your health insurance coverage.

You can also get in touch with our care team for a better understanding of the estimated treatment costs based on the prescribed treatment regimen. This information better equips you for your discussion with the insurance provider on both the claimable and co-insurance amounts, limits and exclusions.



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Does CDL apply to claims for inpatient cancer drug treatments?

CDL does not affect your inpatient cancer drug treatments. It is covered separately under inpatient claim limits as well as other costs incurred during the stay in the hospital.



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How do I know if my treatment is under CDL?

Please scan the QR code on the right or visit go.gov.sg/moh-cancerdruglist to find out if your treatment is covered under CDL.

Alternatively, the care team at Icon will also be able to advise if the drugs used for your treatment are covered in the CDL.



All information contained in this booklet is accurate at the time of printing [24 August 2023]

Our Specialist Clinic Locations in Singapore

Icon Cancer Centre Farrer Park

1 Farrer Park Station Road, #09-13 to 20
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