MediSave for CT and MRI Scans: Check the S$600 Limit

Description

CPF Board states that up to S$600 of MediSave per patient per year can be used for outpatient CT and MRI scans at polyclinics and public Specialist Outpatient Clinics when used to diagnose or treat a medical condition. It is not a blanket allowance for every scan or screening package.

This guide is written for a patient or family member budgeting for an outpatient ct or mri scan. It resolves a specific job: check whether the scan and patient fit the withdrawal rule and estimate the remaining cash bill. Start with the branch that matches the facts, then keep the supporting record until the transaction, visit, filing or safety task is complete.

Choose the branch before acting

Your situation	Next move
Doctor-ordered CT or MRI at a polyclinic or public SOC	Ask the institution to confirm claimability and remaining patient limit
Plain X-ray or another scan type	Check the separate MediSave rule instead of applying the S$600 CT/MRI limit
General screening package	Do not assume the outpatient-scan allowance covers the package
Using a family memberâ??s MediSave	Confirm both the relationship and institutionâ??s authorisation process

Do not combine branches merely because two labels sound similar. The correct branch depends on the actual person, date, property, product, service or location involved. If one fact is unknown, pause at that row and verify it instead of carrying an assumption into the rest of the task.

Start with the medical order

The financing rule does not decide whether a scan is clinically needed. The current position is set out by CPF Board outpatient MediSave treatments.

Use the doctorâ??s order and ask the institution which component is being billed as an eligible outpatient scan. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Check the institution

CPF identifies polyclinics and public hospital Specialist Outpatient Clinics for this specific CT/MRI limit. The supporting detail is available from CPF Board using MediSave savings.

Confirm the provider and billing setting before the appointment. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Check the patient-year balance

The S$600 cap is per patient per year, so several account holders cannot multiply the patientâ??s limit.

Ask for the remaining claimable amount after earlier scans in the same year. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Check the payer relationship

CPF allows specified immediate-family MediSave use, with nationality conditions for some dependants.

Confirm the relationship and required authorisation rather than assuming any relative can pay. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Separate scan cost from the whole visit

Consultation, contrast, professional fees and other tests may be billed separately.

Request an estimate showing which items will be submitted to MediSave. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Calculate the cash remainder

MediSave use reduces the bill only up to the available and claimable amount.

Subtract confirmed insurance, subsidy and MediSave items once, then retain a cash buffer for adjustments. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Avoid a false screening promise

Health screening and diagnostic treatment can fall under different rules.

Do not book an unnecessary scan because a financing limit appears available; clinical advice remains decisive. Add the relevant date, document, amount, location or responsible person to the same record. That makes the choice reproducible and prevents a broad rule from being applied to the wrong facts.

Worked example

If a claimable outpatient MRI bill is S$850 and the patient has S$250 left under the annual scan limit, the planning cash remainder is S$600 before subsidy, insurance or other bill items. This is a budgeting example, not a claim approval.

The example is a calculation or planning model, not a promise about an individual outcome. Replace every example input with the live figure, document, route condition or case fact. Keep intermediate workings, because rounding too early or skipping one stage can produce an answer that looks plausible but cannot be checked.

Build one usable decision file

Create a short record with four columns: fact, evidence, effect on the decision and next owner. Put the controlling rule beside the particular fact it governs. A page about the right subject is not enough if it does not contain the number, deadline, eligibility test or operational detail used in the decision.

Save a dated copy or acknowledgement when the task is time-sensitive. If another person needs to continue the work, they should be able to see what was checked, what remains uncertain and which official channel can resolve it. This is especially important where contracts, money, employment, safety or personal data are involved.

Final check

1. Keep the doctorâ??s order
2. Confirm CT or MRI classification
3. Verify the institution and setting
4. Check the patient-year balance
5. Confirm the MediSave payer relationship
6. Request an itemised estimate
7. Retain the claim acknowledgement

Clinical need is decided by qualified professionals and CPF withdrawal approval by the institution and CPF rules. Limits and schemes can change.

Related LBRD guides

You may also need to understand the separate MediSave balance ceiling. For the next adjacent task, separate MediShield Life claim components.

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Author
rachelng