

	MediShield Life		MediSave	
	Current	Revised	Current	Revised
Specialist Day Surgery				
Daily and Treatment Charges				
- Normal Ward	\$800 per day	\$820 per day	\$400 per day	
- Intensive Care Unit (ICU) Ward	\$2,200 per day	\$5,140 per day		
- Additional claim limit for first two days, applicable to Normal and ICU Wards	\$200 per day	\$800 per day	\$150 per day	\$730 per day
- Psychiatric	\$160 per day, up to 90 days per policy year	\$230 per day, up to 60 days per policy year	\$150 per day, up to \$5,000 per year	\$20 per day, no annual limit
Community Hospital				
- Rehabilitative Care	\$350 per day	\$370 per day	\$250 per day, up to \$5,000 per year	\$20 per day, no annual limit
- Sub-acute Care	\$400 per day	\$410 per day		
- Day Surgery	\$800 per day	\$830 per day	\$300 per day	\$830 per day
- Surgical procedures (depending on complexity)	\$240 - \$2,500 per procedure	\$240 - \$2,500 per procedure	\$200 - \$1,500 per procedure	\$240 - \$5,200 per procedure
Digestion Treatments				
- Kidney Dialysis (both hemodialysis and peritoneal dialysis)	\$1,100 per month	\$1,750 per month	\$450 per month	
- Cryoprecipitate	\$500 per month	\$520 per month		
- Immunosuppressants for Organ Transplant	\$500 per month	\$710 per month	\$300 per month	\$210 per month
- Long-Term Parenteral Nutrition	\$1,700 per month	\$2,200 per month	\$200 per month	\$220 per month
Radiotherapy for Cancer				
- External Radiotherapy (Exempt Hem-Body) & Proton Beam Therapy - Category 1	\$300 per treatment session	\$400 per treatment session	\$80 per treatment session	
- Brachytherapy & Proton Beam Therapy - Category 2	\$500 per treatment session	\$620 per treatment session	\$360 per treatment session	
- Hem-Body Radiotherapy	\$900 per treatment session	\$920 per treatment session	\$80 per treatment session	
- Stereotactic Radiotherapy & Proton Beam Therapy - Category 3	\$1,800 per treatment session	\$460 per treatment session	\$2,800 per treatment session	\$325 per treatment session
- Radiotherapy & Proton Beam Therapy - Category 4	\$10,000 per treatment course	\$15,700 per treatment course	\$7,500 per treatment course	\$3,750 per treatment course
Maximum Claim Limits				
- Policy Year Claim Limit	\$150,000	\$200,000	N.A.	

MediShield Life Outpatient Deductible Starts 1 June: What Changes

Description

MediShield Life changes are now moving from announcement to household impact. MOH's release says the Government accepted the MediShield Life Council's recommendations to enhance the scheme, with revised benefits and MediSave limits implemented progressively from 1 April 2025 and the outpatient deductible starting from 1 June 2026.

For readers, the headline is not just premiums. The package changes claim limits, introduces an outpatient deductible, and layers in Government support meant to more than offset premium increases for many Singaporeans.

The Date To Know

The outpatient deductible is listed as taking effect from 1 June 2026. That gives households a specific date to keep in mind when comparing older medical-bill assumptions with future claims.

For more practical health explainers, follow our [Health & Wellness](#) section.

- Outpatient deductible start: 1 June 2026.
- Revised benefits and MediSave limits: phased from 1 April 2025.
- Government support package: S\$4.1 billion.
- MOH says support more than offsets S\$1.8 billion in premium increases.

List of New Benefits	MediShield Life Claim Limits	MediSave Withdrawal Limits
Home Ventilation and Respiratory Support Service (HVRSS)	\$840 per month	\$90 per month
Paediatric Home Care (PHC)	\$420 per month	\$50 per month
Negative Pressure Wound Therapy (NPWT)	\$120 per day	\$15 per day
Repetitive Transcranial Magnetic Stimulation (rTMS)	\$120 per treatment session	\$15 per treatment session
Pasteurised Donated Human Milk (PDHM)	\$85 per day	\$10 per day
Hyperbaric Oxygen Therapy (HBOT)	\$780 per treatment session	\$80 per treatment session (from \$100/treatment session)
Outpatient Parenteral Antibiotic Therapy (OPAT)	\$90 per day	\$10 per day (from \$600/week, up to \$2,400/year)
Cell, Tissue and Gene Therapy Products (CTGTPs)	Refer to MOH website for treatment-specific limits	Refer to MOH website for treatment-specific limits
Drug Treatment and Prophylaxis for Haemophilia A	\$1,400 per month	\$140 per month
Drug Treatment and Prophylaxis for Haemophilia B	\$4,800 per month	\$480 per month
Drug Treatment for Immune Thrombocytopenia and Refractory Severe Aplastic Anaemia	\$1,800 per month	\$180 per month
Drug Treatment of Thalassaemia	\$800 per month	\$80 per month
Drug Treatment of Children with Short Stature due to Conditions Associated with Growth Failure	\$800 per month	\$80 per month
Drug Treatment for Spinal Muscular Atrophy	\$7,400 per month	\$740 per month
Drug Treatment for Fabry Disease	\$4,400 per month	\$440 per month
Drug Treatment for X-Linked Hypophosphataemia	\$6,800 per month	\$680 per month

MOH table showing revised MediShield Life outpatient claim limits.

What Households Should Review

Families should look at three items: current MediShield Life coverage, any Integrated Shield Plan layers, and how much MediSave they expect to use for outpatient or inpatient costs. The tables in MOH's release are useful because they show where claim limits and support levels are changing.

Older Singaporeans and lower- to middle-income households should pay close attention to premium subsidies. MOH's release says premium subsidies can go up to 60% for older lower- and middle-income groups.

Patient: 81-year-old subsidised patient
Medical Condition: Coronary Heart Disease
Treatment: Coronary Artery Bypass Graft, 2 days of ICU stay and 5 days of Ward B2 stay

Breakdown	Current	Revised
Bill after Government Subsidy	\$15,800	
MediShield Life Payout (after Deductible and Co-insurance)	\$7,900	\$8,900
MediSave Withdrawal	\$7,300	\$6,900 (less \$400)
Total from Cash	\$600	\$0 (less \$600)

MOH table showing MediShield Life premium support details.

Why It Matters Beyond Premiums

Healthcare changes often get reduced to premium headlines, but the practical effect depends on the bill type. A household dealing with outpatient treatments will care about the deductible mechanics, while someone planning surgery will look first at claim limits and inpatient support.

The better move is to use the MOH tables as a checklist before a bill arrives: identify the treatment type, understand which MediShield Life limit applies, then ask the hospital financial counsellor how MediSave and any private coverage fit around it.

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