



Financial Schemes

A Guide to Eldercare Subsidies



Connecting You
to Community Care

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Helping You with the Cost of Caring for Your Loved Ones

As our loved ones enter their silver years, we strive to give them the best possible care. For families who require financial assistance, there are a variety of schemes that can help you and your loved ones to live and age well at home.



Mobility Assistance



Daily Activities Assistance



Caregiving Assistance



Medical Fees Assistance

You can submit your application for any of the long-term care schemes¹ administered by AIC at <https://efinance.aic.sg>.

¹ Foreign Domestic Worker Levy Concession for Persons with Disabilities, Home Caregiving Grant, Pioneer Generation Disability Assistance Scheme, CareShield Life, ElderShield, ElderFund, Interim Disability Assistance Programme for the Elderly, MediSave Care.

Your loved one's eligibility for the financial schemes is based on the level of their ability to perform the **Activities of Daily Living (ADLs)** independently, with or without mobility aids (e.g. walking aids, wheelchair).

Level of disability

Mild

Always require some assistance with **at least 1 ADL**

Moderate

Always require some assistance with **at least 3 ADLs**

Severe

Require full assistance with **at least 3 ADLs**

Activities of Daily Living (ADLs) are:



Bathing



Dressing



Eating



Toileting



Transferring



Walking or Moving Around

MOBILITY ASSISTANCE

Seniors' Mobility and Enabling Fund (SMF)

Your loved one can live more independently with **subsidies** for:

- Devices (such as commode, wheelchair) to support daily activities and stay mobile; and
- Home healthcare items (such as adult diapers, milk feeds).



Eligibility Criteria:

CARE RECIPIENTS

| | | |
|-------------|--------------------|--------------------------|
| Nationality | Singapore Citizens | <input type="checkbox"/> |
|-------------|--------------------|--------------------------|

| | | |
|-----|------------------------|--------------------------|
| Age | 60 years old and above | <input type="checkbox"/> |
|-----|------------------------|--------------------------|

FINANCIAL

| | | |
|---|-------------------|--------------------------|
| Household monthly income per person ² (For households <i>with</i> income) | \$2,000 and below | <input type="checkbox"/> |
|---|-------------------|--------------------------|

| | | |
|--|--------------------|--------------------------|
| Annual Value (AV) ³ of home (For households with <i>no</i> income) | \$13,000 and below | <input type="checkbox"/> |
|--|--------------------|--------------------------|

ADDITIONAL NOTES

Approval for subsidy is subject to assessment by a qualified assessor to determine type and suitability of assistive devices or home healthcare items for the applicant. For home healthcare items, your loved one must be receiving home-based nursing/medical services, home palliative services or is receiving care under Integrated Home and Day Care Packages.

²The total gross household monthly income divided by total number of family members living together. ³The estimated annual rent if it is rented out. It is assessed by IRAS.

DAILY ACTIVITIES ASSISTANCE Pioneer Generation Disability Assistance Scheme (PioneerDAS)

Pioneers with moderate to severe disabilities can receive **\$100 a month** to help with their care needs.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|---------------------|---|--------------------------|
| Nationality | Must be a Pioneer | <input type="checkbox"/> |
| Age | | |
| Level of disability | Moderate Always require some assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |

ADDITIONAL NOTES

As part of the Pioneer Generation Package, living Singapore Citizens who meet the following 2 criteria are eligible:

- (a) Aged 16 and above in 1965
(i) Born on or before 31 December 1949
(ii) Aged 65 and above in 2014;

and

- (b) Obtained citizenship on or before 31 December 1986

DAILY ACTIVITIES ASSISTANCE Interim Disability Assistance Programme for the Elderly (IDAPE)

Needy, elderly Singaporeans with severe disabilities who are not eligible for ElderShield can receive **\$150 or \$250 a month** to help with their care needs.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|--|---|--------------------------|
| Nationality | Singapore Citizens | <input type="checkbox"/> |
| Age | Born on or before 30 Sept 1932 or Born on or between 1 Oct 1932 and 30 Sept 1962, with pre-existing disabilities as of 30 Sept 2002 | <input type="checkbox"/> |
| Level of disability | Severe Require full assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |
| FINANCIAL | | |
| Household monthly income per person ² (For households <i>with</i> income) | \$2,800 and below | <input type="checkbox"/> |
| Annual Value (AV) ³ of home (For households with <i>no</i> income) | \$13,000 and below | <input type="checkbox"/> |

²The total gross household monthly income divided by total number of family members living together. ³The estimated annual rent if it is rented out. It is assessed by IRAS.

DAILY ACTIVITIES ASSISTANCE ElderFund

Needy Singaporeans with severe disabilities who are not eligible for CareShield Life, ElderShield and Interim Disability Assistance Programme for the Elderly (IDAPE) can receive up to **\$250 a month** to help with their care needs.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|---|--|--------------------------|
| Nationality | Singapore Citizens | <input type="checkbox"/> |
| Age | 30 years old and above | <input type="checkbox"/> |
| Level of disability | Severe Require full assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |
| FINANCIAL | | |
| Household monthly income per person ² (For households <i>with</i> income) | Guiding Financial Criteria*: \$1,200 and below | <input type="checkbox"/> |
| MediSave Account balance | Guiding Financial Criteria*: Below \$10,000 *Application will be considered on a case-by-case basis for applicants who do not meet the guiding financial criteria and have difficulty fulfilling their long term care needs. | <input type="checkbox"/> |

ADDITIONAL NOTES

Applicant should not be:

- A CareShield Life or ElderShield policyholder, OR
- Eligible for IDAPE, OR
- An active recipient of ElderShield claims or IDAPE.

If applicant is eligible for IDAPE and has not applied before, AIC will process the application under IDAPE first.

²The total gross household monthly income divided by total number of family members living together.

DAILY ACTIVITIES ASSISTANCE CareShield Life

Singapore Citizens or Permanent Residents with severe disabilities who are policyholders of CareShield Life can receive at least **\$600 a month**⁴.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|---------------------|---|--------------------------|
| Policy coverage | Must be a CareShield Life policyholder | <input type="checkbox"/> |
| Level of disability | Severe Require full assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |

ADDITIONAL NOTES

From 2020, all Singapore Citizens and Permanent Residents born in 1980 or later, will be automatically covered under CareShield Life from 1 October 2020, or when they turn 30, whichever is later.

All Singapore Citizens or Permanent Residents born in 1979 or earlier, can choose to join CareShield Life, if they are not severely disabled.

To find out if you are insured under CareShield Life, or how to be included for CareShield Life, visit careshieldlife.gov.sg.

⁴CareShield Life payouts start from \$600 per month in 2020. This amount increases annually until age 67, or when a successful claim is made, whichever is earlier.

DAILY ACTIVITIES ASSISTANCE ElderShield

Singapore Citizens or Permanent Residents with severe disabilities who are policyholders of ElderShield can receive **\$300** or **\$400** a month for up to 5 or 6 years.



Eligibility Criteria:

CARE RECIPIENTS

| | | |
|----------------------------|---|--------------------------|
| Policy coverage | Must be an ElderShield ⁵ policyholder | <input type="checkbox"/> |
| Level of disability | Severe Require full assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |

ADDITIONAL NOTES

From September 2002 to December 2019, all Singapore Citizens and Permanent Residents with MediSave Accounts were automatically enrolled into ElderShield at the age of 40⁶, so they are covered unless they opted out of the scheme.

To find out if you are insured under ElderShield:

1. Visit www.cpf.gov.sg.
2. Login to "my CPF Online Services" using your NRIC and Singpass.
3. Select "My Messages" and view under "Healthcare".

⁵ Care recipients may be covered under ElderShield 300 (\$300 a month for up to 5 years) or ElderShield 400 (\$400 a month for up to 6 years), depending on the year of enrolment. To find out more, visit www.aic.sg/ElderShield.

⁶ Care recipients born on or before 30 September 1932, or born between 1 October 1932 and 30 September 1962 but had pre-existing disability as of 30 September 2002 were not able to join ElderShield. Instead, these care recipients may be eligible for assistance under the Interim Disability Assistance Programme for the Elderly (IDAPE).

DAILY ACTIVITIES ASSISTANCE MediSave Care

Singapore Citizens or Permanent Residents with severe disabilities can withdraw **up to \$200** a month from their own and/or their spouse's MediSave Account.



Eligibility Criteria:

CARE RECIPIENTS

| | | |
|----------------------------|---|--------------------------|
| Nationality | Singapore Citizens or Permanent Residents | <input type="checkbox"/> |
| Age | 30 years old and above | <input type="checkbox"/> |
| Level of disability | Severe Require full assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |

FINANCIAL

| | | |
|---------------------------------|------------------|--------------------------|
| MediSave Account balance | At least \$5,000 | <input type="checkbox"/> |
|---------------------------------|------------------|--------------------------|

ADDITIONAL NOTES

The maximum withdrawal quantum allowed will depend on the balance in the MediSave Account. Applicant with insufficient MediSave balance can tap on his / her spouse's MediSave Account (balance must similarly be at least \$5,000) to supplement the withdrawal, up to a combined total of \$200 a month.

CAREGIVING ASSISTANCE

Caregivers Training Grant (CTG)

Learn how to better care for your loved ones with a **\$200 training grant each year**. You may tap on this grant to offset the course fee for yourself and/or your helper to courses like the ABCs of Caregiving⁷.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|------------------------|--|--------------------------|
| Nationality | Singapore Citizens or Permanent Residents | <input type="checkbox"/> |
| Age | 65 years old and above or certified to have a disability | <input type="checkbox"/> |
| Level of disability | Mild Always require some assistance with at least 1 Activity of Daily Living (ADL) | <input type="checkbox"/> |
| CAREGIVERS | | |
| Caregiver Requirements | Either a family member or Foreign Domestic Worker | <input type="checkbox"/> |
| Caregiver Training | Caregiver must complete the training | <input type="checkbox"/> |

⁷ Covers all key parts of senior care based on your loved one's mobility condition.

CAREGIVING ASSISTANCE

Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities

When you employ a foreign domestic worker to look after your loved one with disabilities, you pay a lower levy of **\$60 a month**.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|------------------------|--|--------------------------|
| Nationality | Singapore Citizens | <input type="checkbox"/> |
| Level of disability | Mild Always require some assistance with at least 1 Activity of Daily Living (ADL) | <input type="checkbox"/> |
| CAREGIVERS | | |
| Caregiver Requirements | If care recipient is not the employer, FDW employer must be living together with care recipient at the same NRIC-registered address. | <input type="checkbox"/> |

ADDITIONAL NOTES

Care recipients who meet the age, citizenship and residential criteria for the care of a young child (below 16) or aged person (67 years or above), need not apply for FDW Levy Concession. MOM will grant the concession based on the information provided during your application for an FDW. Scan the QR code for more details.



CAREGIVING ASSISTANCE Home Caregiving Grant (HCG)

Receive **\$200 a month** while caring for your loved one with moderate to severe disabilities.



Eligibility Criteria:

| CARE RECIPIENTS | | |
|---|---|--------------------------|
| Nationality | Singapore Citizens or Permanent Residents# #Must have a parent, child or spouse who is a Singapore Citizen | <input type="checkbox"/> |
| Level of disability | Moderate Always require some assistance with at least 3 Activities of Daily Living (ADLs) | <input type="checkbox"/> |
| FINANCIAL | | |
| Household monthly income per person ² (For households <i>with</i> income) | \$2,800 and below | <input type="checkbox"/> |
| Annual Value (AV) ³ of home (For households with <i>no</i> income) | \$13,000 and below | <input type="checkbox"/> |

ADDITIONAL NOTES

Applicant should not be living in a residential long-term care institution (e.g. nursing home).

²The total gross household monthly income divided by total number of family members living together. ³The estimated annual rent if it is rented out. It is assessed by IRAS.

MEDICAL FEES ASSISTANCE Community Health Assist Scheme (CHAS)

Enjoy **subsidies** at participating General Practitioner (GP) and dental clinics near your home.



Eligibility Criteria:

| CARE RECIPIENTS | | | | |
|---|--------------------------|--------------------------|--------------------------|---|
| Nationality | Singapore Citizens | | | <input type="checkbox"/> |
| Age | All ages | | | <input type="checkbox"/> |
| FINANCIAL | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | CHAS Green | CHAS Orange | CHAS Blue | Merdeka Generation/ Pioneer Generation |
| Household monthly income per person ² (For households <i>with</i> income) | Above \$2,000 | \$1,201 to \$2,000 | \$1,200 and below | All Merdeka Generation seniors and Pioneers receive CHAS benefits, regardless of income or AV of home |
| Annual Value (AV) ³ of home (For households with <i>no</i> income) | Above \$21,000 | \$13,001 to \$21,000 | \$13,000 and below | |

²The total gross household monthly income divided by total number of family members living together. ³The estimated annual rent if it is rented out. It is assessed by IRAS.

Learn more about what we do:



Click **www.aic.sg**



Call **1800 650 6060**



Visit **AIC Link**

The Agency for Integrated Care (AIC) aims to create a vibrant care community for people to live well and age gracefully. AIC coordinates and supports efforts in integrating care to achieve the best care outcomes for our clients. We reach out to caregivers and seniors with information on staying active and ageing well, and connect people to services they need. We support stakeholders in their efforts to raise the quality of care, and also work with health and social care partners to provide services for the ageing population. Our work in the community brings care services and information closer to those in need.

Information is correct as of August 2021.