

# Financial Schemes

A Guide to Eldercare Subsidies



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## **Caregiving Assistance**

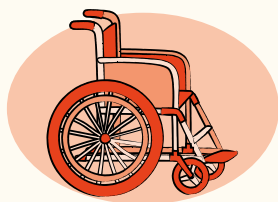
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# Helping You with the Cost of Caring for Your Loved Ones

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**



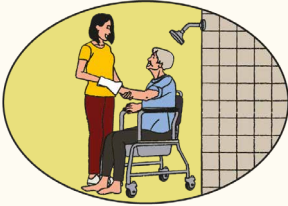
**Medical Fess Assistance**

You can submit your application for any of the long-term care schemes<sup>1</sup> administered by AIC at [efinance.aic.sg](http://efinance.aic.sg).

<sup>1</sup> Migrant 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.

# The Activities of Daily Living (ADLs)

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*).



**Washing**



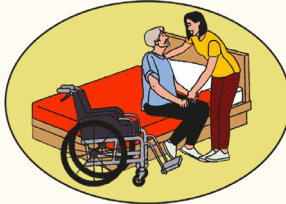
**Dressing**



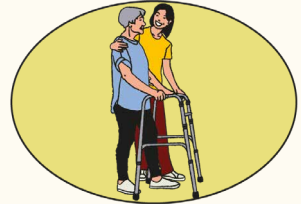
**Feeding**



**Toileting**



**Transferring**



**Walking or  
Moving Around**

## Level of Disability

### **Mild**

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

### **Moderate**

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

### **Severe**

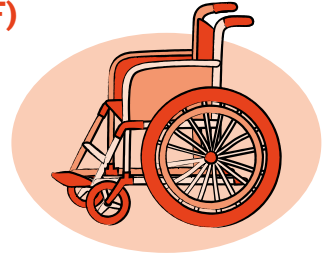
Require full assistance with **at least 3 ADLs**



## 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="radio"/>
Age	60 years old and above	<input type="radio"/>
Financial		
Household monthly income per person <sup>2</sup> (For households with income)	\$2,000 and below	<input type="radio"/>
Annual Value (AV) <sup>3</sup> of home (For households with no income)	\$13,000 and below	<input type="radio"/>
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 care recipient. 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.		

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

<sup>3</sup> The estimated annual rent if it is rented out. It is assessed by IRAS.

## Pioneer Generation Disability Assistance Scheme (PioneerDAS)

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

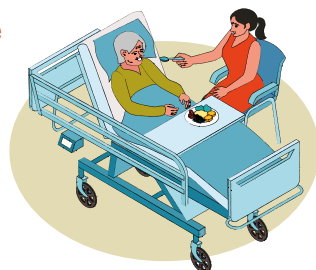


### Eligibility Criteria:

Care Recipients		
Nationality	Must be a Pioneer	<input type="radio"/>
Age		
Level of disability	<b>Moderate</b> Always require some assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
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		

## Interim Disability Assistance Programme for the Elderly (IDAPE)

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



### Eligibility Criteria:

Care Recipients		
Nationality	Singapore Citizens	<input type="radio"/>
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="radio"/>
Level of disability	<b>Severe</b> Require full assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Financial		
Household monthly income per person <sup>2</sup> (For households with income)	\$2,800 and below	<input type="radio"/>
Annual Value (AV) <sup>3</sup> of home (For households with no income)	\$13,000 and below	<input type="radio"/>
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 care recipient. 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.		

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

<sup>3</sup> The estimated annual rent if it is rented out. It is assessed by IRAS.

## 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.



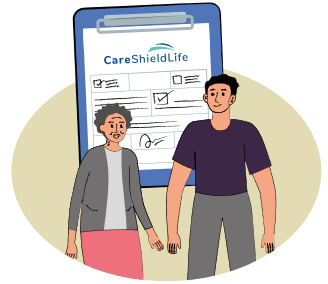
### Eligibility Criteria:

Care Recipients		
Nationality	Singapore Citizens	<input type="radio"/>
Age	30 years old and above	<input type="radio"/>
Level of disability	<b>Severe</b> Require full assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Financial		
Household monthly income per person <sup>2</sup> <i>(For households with income)</i>	Guiding Financial Criteria*: \$1,200 and below	<input type="radio"/>
MediSave account balance	Guiding Financial Criteria*: Below \$10,000  *Application will be considered on a case-by-case basis for care recipients who do not meet the guiding financial criteria and have difficulty fulfilling their long term care needs.	<input type="radio"/>
Additional Notes		
<p>Care recipient should not be:</p> <ul style="list-style-type: none"><li>- A CareShield Life or ElderShield policyholder, or</li><li>- A CareShield Life or ElderShield supplement plan policyholder, or</li><li>- Eligible for IDAPE, or</li><li>- An active recipient of ElderShield claims or IDAPE.</li></ul> <p>If care recipient is eligible for IDAPE and has not applied before, AIC will process the application under IDAPE first.</p>		

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

## CareShield Life

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



### Eligibility Criteria:

Care Recipients		
Policy coverage	Must be a CareShield Life policyholder	<input type="radio"/>
Level of disability	<b>Severe</b> Require full assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Additional Notes		
<p>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.</p> <p>All Singapore Citizens or Permanent Residents born in 1979 or earlier, can choose to join CareShield Life, if they are not severely disabled.</p> <p>To find out if you are insured under CareShield Life, or how to be included for CareShield Life, visit <a href="https://careshieldlife.gov.sg">careshieldlife.gov.sg</a>.</p>		

<sup>4</sup> CareShield 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.

## 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:

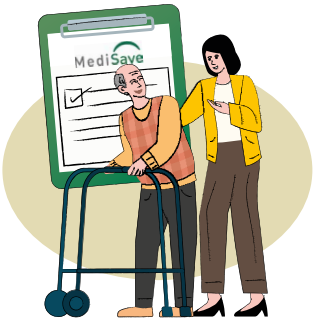
Care Recipients		
Policy coverage	Must be an ElderShield <sup>5</sup> policyholder	<input type="radio"/>
Level of disability	<b>Severe</b> Require full assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Additional Notes		
<p>From September 2002 to December 2019, all Singapore Citizens and Permanent Residents with MediSave Accounts were automatically enrolled into ElderShield at the age of 40<sup>6</sup>, so they are covered unless they opted out of the scheme.</p> <p>To find out if you are insured under ElderShield:</p> <ol style="list-style-type: none"><li>1. Visit <a href="http://www.cpf.gov.sg">www.cpf.gov.sg</a>.</li><li>2. Login to “my CPF Online Services” using your NRIC and Singpass.</li><li>3. Select “My Messages” and view under “Healthcare”.</li></ol>		

<sup>5</sup> 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](http://www.aic.sg/ElderShield).

<sup>6</sup> 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).

## 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="radio"/>
Age	30 years old and above	<input type="radio"/>
Level of disability	<b>Severe</b> Require full assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Financial		
MediSave account balance	At least \$5,000	<input type="radio"/>
Additional Notes		
The maximum withdrawal quantum allowed will depend on the balance in the MediSave Account. Care recipient 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.		

## 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 Caregiving<sup>7</sup>.



### Eligibility Criteria:

Care Recipients		
Nationality	Singapore Citizens or Permanent Residents	<input type="radio"/>
Age	65 years old and above or certified to have a disability	<input type="radio"/>
Level of disability	<b>Mild</b> Always require some assistance with at least 1 Activities of Daily Living (ADLs)	<input type="radio"/>
Caregivers		
Caregiver requirements	Either a family member or Migrant Domestic Worker	<input type="radio"/>
Caregiver training	Caregiver must complete the training	<input type="radio"/>

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




## Migrant Domestic Worker (MDW) Levy Concession for Persons with Disabilities

When you employ a migrant 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 or Permanent Residents# #Must have a parent, child or spouse who is a Singapore Citizen	<input type="radio"/>
Level of disability	<b>Mild</b> Always require some assistance with at least 1 Activities of Daily Living (ADLs)	<input type="radio"/>
Caregivers		
Caregiver requirements	If care recipient is not the employer, MDW employer must be living together with care recipient at the same NRIC-registered address.	<input type="radio"/>
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 MDW Levy Concession. MOM will grant the concession based on the information provided during your application for an MDW. Scan the QR code for more details.		

## Home Caregiving Grant (HCG)

Receive \$250 or \$400<sup>^</sup> a month while caring for your loved one with moderate to severe disabilities.



### Eligibility Criteria:

Care Recipients		
Nationality	Singapore Citizens or Permanent Residents <sup>#</sup> <sup>#</sup> Must have a parent, child or spouse who is a Singapore Citizen	<input type="radio"/>
Level of disability	<b>Moderate</b> Always require some assistance with at least 3 Activities of Daily Living (ADLs)	<input type="radio"/>
Financial		
Household monthly income per person <sup>2</sup> (For households with income)	\$2,800 and below	<input type="radio"/>
Annual Value (AV) <sup>3</sup> of home (For households with no income)	\$13,000 and below	<input type="radio"/>
Additional Notes		
Care recipient should not be living in a residential long-term care institution (e.g. nursing home).		





<sup>^</sup> Those with multiple properties will receive lower HCG payout of \$250 per month.  
<sup>2</sup> The total gross household monthly income divided by total number of family members living together.  
<sup>3</sup> The estimated annual rent if it is rented out. It is assessed by IRAS.

## 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			
Age	All ages			
Financial				
Type of cardholder	CHAS Green	CHAS Orange	CHAS Blue	Merdeka Generation/ Pioneer Generation
				
Household monthly income per person <sup>2</sup> <i>(For households with income)</i>	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) <sup>3</sup> of home <i>(For households with no income)</i>	Above \$21,000	\$13,001 to \$21,000	\$13,000 and below	

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

<sup>3</sup> The estimated annual rent if it is rented out. It is assessed by IRAS.

# The Heart of Care



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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.