



## FACT SHEET

### Community Health Assist Scheme (CHAS)

#### About CHAS

The Community Health Assist Scheme (CHAS) enables Singaporeans from lower- to middle-income households to receive healthcare subsidies at private General Practitioner (GP) and dental clinics island-wide. Health Assist and Pioneer Generation cardholders can enjoy subsidies at CHAS clinics by showing their Health Assist card or Pioneer Generation card, with their NRIC during registration.

#### Evolution of CHAS

The Ministry of Health (MOH) started the Primary Care Partnership Scheme (PCPS) in 2000 so that low-income elderly Singaporeans could receive subsidised care for common acute illnesses at GP clinics near their homes. The scheme was targeted at those 65 years and above with a per capita household monthly income of no more than \$700 per person. In 2002, selected dental conditions were included under the scheme.

PCPS was further enhanced in 2009 to cover common chronic conditions under the Chronic Disease Management Programme (CDMP). This allowed needy elderly to seek subsidised care for their chronic diseases at a clinic near their homes.

In 2012, PCPS was renamed CHAS. The age criterion was relaxed from 65 years and above to 40 years and above, and the threshold for the household monthly income per person was raised from \$800 to \$1,500. The aim was to enable more Singaporeans to seek subsidised medical and dental care at participating clinics, as well as to encourage those with chronic diseases to follow up with their GP regularly to better manage their conditions.

CHAS continued to be significantly enhanced over the years. In 2013, the threshold for the household monthly income per person was further raised from \$1,500 to \$1,800. In 2014, the age criterion (40 years and above) was removed, and the threshold for the Annual Value of residence was increased from \$13,000 to \$21,000. These revisions were carefully calibrated to ensure that lower- to middle- income Singaporeans, or about half of all Singaporean households, are eligible for the scheme.

Five more chronic conditions<sup>1</sup> were added, bringing the number of chronic conditions covered under CHAS to 15. In addition, Health Assist cardholders who receive the Health Promotion Board's invitation letter for screening could receive free screening tests and subsidised doctor's consultation<sup>2</sup>.

With the introduction of the Pioneer Generation Package in September 2014, CHAS benefits were extended to all Pioneers. Health Assist cardholders and Pioneers who received subsidised referrals from CHAS clinics could also receive enhanced subsidies at public hospital Specialist Outpatient Clinics (SOCs), for subsidised services and medications (see Annex C).

More recently, in June 2015, four more chronic conditions (epilepsy, osteoporosis, psoriasis and rheumatoid arthritis) were added. CHAS now subsidises 19 chronic conditions, covering most of the common chronic conditions locally.

### CHAS Criteria

- Singapore Citizens (all ages can qualify)
- For households with income, the household monthly income per person<sup>3</sup> must be \$1,800 and below
- For households with no income, the Annual Value<sup>4</sup> (AV) of their residence must be \$21,000 and below

Those who qualify for CHAS will receive either an individual Blue or Orange Health Assist card. The Health Assist card is generally valid for two years and is not transferable<sup>5</sup>. Cardholders will need to produce the Health Assist card and their NRIC (or birth certificate/ student ID, for children below 15 years old) during registration at a CHAS clinic.

#### How do I calculate my household monthly income per person?

The household monthly income per person is the total household monthly income divided by the total number of family members living together.

For example:

$$\begin{array}{c} \text{Total household} \\ \text{income/mth} \\ \$7,200/\text{mth} \end{array} \div \begin{array}{c} \text{4 persons} \end{array} = \begin{array}{c} \$1,800 \\ \text{per month} \end{array}$$

<sup>1</sup> The five conditions were: osteoarthritis, benign prostatic hyperplasia (BPH), anxiety, nephritis/nephrosis, and Parkinson's disease.

<sup>2</sup> Applies to screening for diabetes, hypertension, lipid disorders, obesity, colorectal cancer and cervical cancer, at CHAS GP clinics participating in HPB's Screen for Life programme.

<sup>3</sup> Household monthly income per person refers to the total household monthly income divided by the total number of family members living together.

<sup>4</sup> AV is assessed by IRAS. An AV of up to \$21,000 covers all HDB flats and some lower-value private residences.

<sup>5</sup> i.e. It cannot be used by other family members.

**Who should I include as part of my household?**

All family members (i.e. related by blood, marriage and/or legal adoption) living in the same residential address as reflected on their NRIC(s) and/or birth certificate(s).

**CHAS Subsidies**

Health Assist and Pioneer Generation cardholders can receive subsidies for common illnesses, selected chronic conditions, selected dental services and doctor's consultations for recommended health screening by the Health Promotion Board. The subsidy amounts depend on the type of card held.

Please refer to Annex A for the list of conditions covered and Annex B for more details of the subsidies.

**CHAS Clinics**

Cardholders can identify CHAS clinics by the CHAS stickers displayed at the clinics.

**Referrals to Specialist Outpatient Clinics (SOCs)**

If the CHAS clinic assesses that the Health Assist or Pioneer Generation cardholder requires specialist treatment, the clinic can refer him/her to the SOC in public hospitals as a subsidised patient.

**ANNEX A: List of conditions covered under CHAS**

Common Illnesses <sup>#</sup>	Chronic Conditions	Dental Services
<ul style="list-style-type: none"> <li>• Abdominal pain</li> <li>• Cough, cold, flu</li> <li>• Diarrhoea</li> <li>• Fever</li> <li>• Headache</li> <li>• Skin infection and rashes</li> <li>• Sore eyes</li> <li>• Urinary tract infection</li> </ul> <p><i>(List is not exhaustive)</i></p>	<ul style="list-style-type: none"> <li>• Anxiety</li> <li>• Asthma</li> <li>• Benign Prostatic Hyperplasia</li> <li>• Bipolar Disorder</li> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Dementia</li> <li>• Diabetes</li> <li>• Epilepsy</li> <li>• Hypertension (High Blood Pressure)</li> <li>• Lipid Disorders (e.g. High Cholesterol)</li> <li>• Major Depression</li> <li>• Nephritis/ Nephrosis</li> <li>• Osteoarthritis</li> <li>• Osteoporosis</li> <li>• Parkinson's Disease</li> <li>• Psoriasis</li> <li>• Rheumatoid Arthritis</li> <li>• Schizophrenia</li> <li>• Stroke</li> </ul>	<ul style="list-style-type: none"> <li>• Cementation<sup>#</sup></li> <li>• Consultation (w/o treatment) <sup>#</sup></li> <li>• Curettage, infected socket<sup>#</sup></li> <li>• Crowning</li> <li>• Denture</li> <li>• Denture reline</li> <li>• Denture repair<sup>#</sup></li> <li>• Extraction<sup>#</sup></li> <li>• Filling<sup>#</sup></li> <li>• Polishing<sup>#</sup></li> <li>• Root canal treatment</li> <li>• Scaling<sup>#</sup></li> <li>• Topical fluoride<sup>#</sup></li> <li>• X-Ray<sup>#</sup></li> </ul>

<sup>#</sup> Not applicable for Orange Health Assist card

## ANNEX B: Overview of CHAS Subsidies

		 CHAS Blue	 CHAS Orange	 CHAS for Pioneer Generation
<b>Common Illnesses</b> <b>(e.g. cough and cold)</b>		Up to \$18.50 subsidy per visit	Not applicable	Up to \$28.50 subsidy per visit
<b>Chronic conditions under CDMP</b>	Simple <sup>1</sup>	Up to \$80 subsidy per visit, capped at \$320 per year	Up to \$50 subsidy per visit, capped at \$200 per year	Up to \$90 subsidy per visit, capped at \$360 per year
	Complex <sup>1</sup>	Up to \$120 subsidy per visit, capped at \$480 per year	Up to \$75 subsidy per visit, capped at \$300 per year	Up to \$135 subsidy per visit, capped at \$540 per year
<b>Selected dental services (amount dependent on procedure)</b>		\$11 to \$256.50 per procedure	\$65.50 to \$170.50 per procedure for <b>crowning, denture and root canal treatment only</b>	\$21 to \$266 per procedure
<b>Recommended Health Screening under Health Promotion Board's (HPB) Screen for Life<sup>2</sup></b>		Free screening tests with Health Promotion Board's invitation letter <sup>4</sup> (Doctor's consultation charges apply)		
		Doctor's consultation: Up to \$18.50 subsidy per visit (up to 2 times per year)		Doctor's consultation: Up to \$28.50 subsidy per visit (up to 2 times per year)

<sup>1</sup> "Simple" refers to visits for a single chronic condition. "Complex" refers to visits for multiple chronic conditions, or a single chronic condition with complication(s).

<sup>2</sup> Subject to HPB's eligibility criteria.

## **ANNEX C: Enhanced Subsidies at Specialist Outpatient Clinics and Polyclinics**

Household monthly income per person	Annual value of home for households with no income	Type of Health Assist Card	At subsidised Specialist Outpatient Clinics (SOCs)		At Polyclinics
			For subsidised services	For subsidised medications*	For subsidised medications*
\$1,100 and below	\$13,000 and below		70%	75%	75%
\$1,101-\$1,800	\$13,001 - \$21,000		60%		
More than \$1,800/Did not apply	More than \$21,000/ Did not apply	Singapore Citizens who do not have the Health Assist card	50%	50%	50%

\*For medications listed under the Standard Drug List (SDL) and Medication Assistance Fund (MAF)