# FAQs on the Community Health Assist Scheme

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1. **What subsidies will the Pioneer Generation receive under the Community Health Assist Scheme (CHAS)?**

From 1 September 2014, all Pioneers, regardless of income or housing type, will be able to benefit from the following special CHAS subsidies for common illnesses, chronic conditions under the Chronic Disease Management Programme (CDMP), selected dental services, and health screening recommended by the Health Promotion Board (HPB) under its Integrated Screening Programme (ISP). [Note: Coverage of conditions/services is the same as the current Blue Health Assist card.]

<table>
<thead>
<tr>
<th>Subsidy Coverage</th>
<th>Subsidy Amount</th>
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<tbody>
<tr>
<td>Common illnesses</td>
<td>$28.50</td>
</tr>
<tr>
<td>Chronic conditions under CDMP&lt;sup&gt;1&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td>Simple&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$90 per visit, capped at $360 per year</td>
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<tr>
<td>Complex&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$135 per visit, capped at $540 per year</td>
</tr>
<tr>
<td>Selected dental services</td>
<td>$21 to $266.50 per procedure (dependent on procedure)</td>
</tr>
<tr>
<td>Health screening under HPB’s ISP&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Screening tests: Free with HPB’s invitation letter; and Doctor’s consultation: $28.50 per visit (up to 2 times per year)</td>
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</table>

<sup>1</sup> These are Diabetes, Hypertension, Lipid Disorders, Stroke, Asthma, Chronic Obstructive Pulmonary Disease (COPD), Major Depression, Schizophrenia, Dementia, Bipolar Disorder, Osteoarthritis, Benign Prostatic Hyperplasia, Anxiety, Parkinson’s Disease, and Nephritis/Nephrosis.

<sup>2</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>3</sup> This includes screening for hypertension, diabetes, lipid disorders, colorectal cancer and cervical cancer.

2. **Will all the Pioneer Generation be issued a Health Assist Card? When will they get it?**

Every Pioneer will be issued an individual Pioneer Generation card, which will automatically be sent to his/her NRIC-registered address by September 2014. However, some among our Pioneers may already have a blue or orange Health Assist card. From 1 September 2014, they need to use only the Pioneer Generation card. He/she does not need a Health Assist card.

3. **Can a Pioneer Generation join CHAS now?**

The special CHAS subsidies under the Pioneer Generation Package will only be effective from 1 September 2014.

For Pioneers who wish to enjoy CHAS benefits before September and can qualify for CHAS under the existing criteria for non-Pioneers, they can submit a CHAS application if they wish. They can pick up the CHAS application form at any Public Hospitals, Polyclinics, Community Centres and Clubs (CCs) or Community Development Councils (CDC), or download the application form at www.chas.sg. Please fill in the CHAS application form and submit the relevant supporting
documents to P.O. Box 680, Bukit Merah Central Post Office, Singapore 911536.

For more information, please contact the CHAS hotline at 1800-ASK-CHAS (1800-275-2427) or visit www.chas.sg.

Come September, all Pioneers will be issued the Pioneer Generation card which will entitle them to the special CHAS subsidies for Pioneers, which are better than those for the blue Health Assist card.

4. **What is the difference between the Pioneer Generation card and the Health Assist card?**

CHAS provides subsidies for visits at participating CHAS GP and dental clinics, and the benefits are means-tested. Only Singapore Citizens with monthly household income per person of up to $1,800 are eligible, and will be issued either a blue or an orange Health Assist card depending on their income. The blue and orange Health Assist cards are valid for two years.

On the other hand, everyone in the Pioneer Generation, regardless of income or housing type, will receive a Pioneer Generation card, which will be mailed to them by September 2014. The Pioneer Generation card is valid for life.

With the Pioneer Generation card, Pioneers can enjoy CHAS subsidies for medical and dental care at the CHAS clinics. (In addition, they will receive an additional 50% off their subsidised services at the SOCs and polyclinics from 1 September 2014. From 1 January 2015, they will get an additional 50% off their standard drugs.)

5. **For a Pioneer who currently holds the blue or orange Health Assist card, which card should the Pioneer bring along when visiting the CHAS clinic after they have received the Pioneer Generation card?**

The special CHAS subsidies under the Pioneer Generation Package will only be effective from 1 September 2014. Before 1 September 2014, they should continue to bring the Health Assist card to receive their current CHAS subsidies. From 1 September 2014, Pioneers should bring their Pioneer Generation card when visiting a CHAS clinic – the Health Assist card is not needed.

For subsidised screening, Pioneers should also bring along their individual letter from the Health Promotion Board (HPB) recommending them to go for specific health screening tests under the Integrated Screening Programme (ISP).

6. **When the Pioneers’ household applies for CHAS, do the Pioneers still need to indicate their details in the application form?**

Yes, as the Pioneer is part of the household, they will need to include their details in the CHAS application form.
7. **What is the Community Health Assist Scheme (CHAS)?**

CHAS is a scheme that enables Singapore Citizens from lower- to middle-income households to receive subsidies for medical and dental care at participating General Practitioners (GPs) and dental clinics near their homes. Singapore Citizens who qualify for CHAS will receive a blue or an orange Health Assist card.

8. **Who should I contact if I have further queries on CHAS?**

If you require any further assistance on CHAS, please submit your query online on the CHAS website (http://www.chas.sg/contactus.aspx?id=135) or call the CHAS hotline at 1800-ASK-CHAS (1800-275-2427) between 8.30am and 6.00pm, Monday through Friday (excluding Public Holidays).

9. **Who is eligible for CHAS?**

Singapore Citizens regardless of age are eligible if they meet the following criteria:

- Household monthly income per person of $1,800 and below; OR
- Annual Value (AV) of residence of $21,000 and below for households with no income

Singapore Citizens who are on the Public Assistance (PA) scheme do not need to apply as they are already eligible for CHAS subsidies.

10. **What is household monthly income per person and how is it calculated?**

Household monthly income per person is the total gross household monthly income of all family members (living at the same address) divided by the number of family members. For instance a family of four living at the same address with a total gross household monthly income of $7,200, their household monthly income per person is $1,800 ($7,200 ÷ 4 family members = $1,800).


Only family members (related by blood, marriage and/or legal adoption) living at the same address, as reflected on the NRIC, are included in the calculation of the household monthly income per person.

11. **Why is the household monthly income per person cut-off set at $1,800 per household? How did MOH derive the income criterion of $1,800?**

The income cut-off is to allow us to better target healthcare subsidies at Singapore Citizens from lower- to middle-income households. MOH will regularly review the income criterion based on updated income data.

12. **What will be considered for our total gross household monthly income?**

For family members who are salaried employees, their income will be based on the average monthly income received over the last available 12-month period, including
bonuses.

For family members who are self-employed, their income will be based on either:

a) the monthly income derived from the last available net trade income assessed by the Inland Revenue Authority of Singapore (IRAS) within the last 2 assessment years; or
b) the income declared to the Central Provident Fund (CPF) Board or the income assumed under CPF laws within the last 2 years.

Should there be a change in income status, you may be required to submit supporting documents to reflect this change at a later date.

(D) Subsidies and Coverage

13. What does CHAS cover? How much subsidies can I receive under CHAS?

Under CHAS, you can receive subsidies for a range of common illnesses (e.g. cough and cold), chronic conditions under the Chronic Disease Management Programme (CDMP) (e.g. diabetes, high blood pressure), selected dental services (e.g. scaling, polishing, dentures, etc.) and recommended health screening. (Details in the table below.)

<table>
<thead>
<tr>
<th>CHAS Subsidies</th>
<th>Blue Health Assist Card</th>
<th>Health Assist Card</th>
<th>Orange Health Assist Card</th>
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<tbody>
<tr>
<td>Common illnesses (e.g. cough/cold/fever)</td>
<td>$18.50 per visit</td>
<td>Not applicable</td>
<td></td>
</tr>
<tr>
<td>Chronic conditions covered under CDMP(^1)</td>
<td>Simple(^2)</td>
<td>$80 per visit, capped at $320 per year</td>
<td>$50 per visit, capped at $200 per year</td>
</tr>
<tr>
<td></td>
<td>Complex(^2)</td>
<td>$120 per visit, capped at $480 per year</td>
<td>$75 per visit, capped at $300 per year</td>
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<tr>
<td>Selected dental services e.g. dentures, root canal treatments and crowning</td>
<td>$11 to $256.50 per procedure (dependent on procedure)</td>
<td>$65.50 to $170.50 per procedure (for crowning, denture &amp; root canal treatments only)</td>
<td></td>
</tr>
<tr>
<td>Health screening under HPB’s Integrated Screening Programme (ISP)(^3)</td>
<td>Screening test: Free with HPB’s invitation letter; and Doctor’s consultation: $18.50 per visit (up to 2 times per year)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) These are Diabetes, Hypertension, Lipid Disorders, Stroke, Asthma, Chronic Obstructive Pulmonary Disease (COPD), Major Depression, Schizophrenia, Dementia, Bipolar Disorder, Osteoarthritis, Benign Prostatic Hyperplasia, Anxiety, Parkinson’s Disease, and Nephritis/Nephrosis.

\(^2\) “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).

\(^3\) This includes screening for hypertension, diabetes, lipid disorders, colorectal cancer, cervical cancer.
14. **How can I apply for CHAS?**

You can pick up the CHAS application form at any Public Hospitals, Polyclinics, Community Centres and Clubs (CCs) or Community Development Councils (CDCs), or download the application form at [www.chas.sg](http://www.chas.sg).

Family members (living in the same address) only need to submit one application form.

You may use the pre-paid business reply envelopes to send your completed application forms and relevant supporting documents to P.O. Box 680, Bukit Merah Central Post Office, Singapore 911536, or hand them to the SOC or polyclinic staff who can help with the submission of the completed forms.

15. **Can I use photocopied versions of the application form?**

Yes, you can use photocopied versions of the application form. However, the application form submitted must come with original signatures.

16. **How will I know that my CHAS application is successful?**

Successful applicants will receive a welcome pack which will include either a blue or an orange Health Assist card, depending on the subsidy tier the applicant is eligible for. Information on the use of the card and the list of participating CHAS (GP and dental) clinics will also be included.

Unsuccessful applicants will receive a letter informing them of the reason(s) for the rejection of their application.

17. **What is the approximate processing time for the CHAS application?**

Your application will be processed within 15 working days from the date of receipt of the completed application form with all supporting documents. Some cases which require more information may take up to 4 weeks.

In the event that you do not receive your card after the estimated processing time, you can call the CHAS hotline at 1800-ASK-CHAS (1800-275-2427) to enquire on your application status.

Unsuccessful applicants will receive a letter informing them of the reason(s) for the rejection of their application.

18. **How do I use my Health Assist card?**

To enjoy subsidies at CHAS clinics, please produce your Health Assist card with your NRIC upon registration at every visit. For cardholders below 15 years old, please present your Health Assist card with student ID or birth certificate. For cardholders below 21 years old, you will need to be accompanied by your parent or legal guardian on your first visit to any CHAS clinic.
19. **Can my Health Assist card be shared?**

The Health Assist card is non-transferable and cannot be shared.

20. **Does the Health Assist card have a validity period? What happens when the card expires?**

The card is valid for two years. To renew your card, you will need to submit a new application form with necessary supporting documents.

21. **What should I do if I lose my card? How can I get a replacement card if I have lost my card?**

You should call the CHAS hotline at 1800-275-2427 immediately for a replacement card. The CHAS hotline operates from Mondays to Fridays, 8.30am to 6.00pm (excluding Public Holidays).

**(G) Participating CHAS Clinics**

22. **Can I use the Health Assist card at any private GP and dental clinic? How do I know whether a clinic is participating in CHAS?**

Not all GPs and/or dental clinics are participating in the scheme. CHAS clinics can be easily identified by the CHAS sticker displayed.

23. **Where can I find the list of participating CHAS clinics?**

You will be given a list of participating GP and dental clinics when you receive your Health Assist card. The updated list of participating clinics can also be found on the CHAS website ([http://www.chas.sg/clinic_locator.aspx?id=90](http://www.chas.sg/clinic_locator.aspx?id=90)).

24. **Can I use the Health Assist card at the polyclinic?**

All Singaporeans already benefit from significant Government subsidies at the polyclinics and do not need the Health Assist card to get these subsidies.

However when Health Assist cardholders present their blue or orange Health Assist cards at the polyclinics, they are eligible for higher subsidies for selected higher-cost standard drugs required for their chronic conditions under CDMP.