

Cheaper option for bone marrow transplants?

Panel to review whether MediShield Life should cover outpatient treatment

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Blood cancer patients may be able to pick a cheaper option for bone marrow transplants as a panel looks at whether MediShield Life should cover outpatient treatment. Currently, many opt to stay in hospital for costlier treatment as the insurance covers only inpatient bone marrow transplants.

The MediShield Life Review Committee will look at whether the cover should be extended to outpatient treatment, said a Ministry of Health (MOH) spokesman.

The irony is that the National University Cancer Institute Singapore (NCIS) has been offering outpatient stem cell transplant treatment for myeloma or blood cancer patients since 2011.

Its director, Professor Chng Wee Joo, said the bulk of patients taking this up have been foreigners.

Locals have been deterred by the high out-of-pocket expense that comes with outpatient care.

Treatment for a private patient is \$40,000 if he is warded, and \$25,000 if he is an outpatient. For subsidised patients, these amounts drop to \$12,000 and \$8,000, re-

spectively. But only inpatient treatment is covered by MediShield Life (or an Integrated Shield Plan for private patients). The only outpatient cancer treatments that MediShield Life covers are chemotherapy and radiotherapy.

So for outpatient stem cell transplants, only the day surgery to insert a catheter is covered by insurance, and since the amount is less than the annual deductible, the patient is unlikely to get any coverage.

Since July 1 last year, those going for outpatient bone marrow transplants - needed to treat myeloma - have been allowed to use up to \$2,800 of their Medisave.

It was one of the tweaks the MOH made to ensure that rules do not get in the way of, and regulations do not hinder, the better provision of healthcare. But since no change was made to insurance coverage, most patients still opt for the more expensive inpatient treatment as this requires no cash outlay.

Prof Chng said half the myeloma patients would be suitable for outpatient treatment. The rest might have other problems that require hospital care.

The MOH spokesman told The Straits Times: "As outpatient bone marrow transplant has recently be-

Difference in payment

	Private inpatient	Private outpatient	Subsidised inpatient	Subsidised outpatient
Total cost	\$40,000	\$25,000	\$12,000	\$8,000
MediShield Life/IP*	\$32,850	\$0	\$9,735	\$0
Medisave	\$7,150	\$3,350	\$2,265	\$3,350
Cash	\$0	\$21,650	\$0	\$4,650

*\$0 for insurance coverage for outpatient treatment as amount claimable for day surgery is less than deductible.

MediShield Life/IP:

• Deductible of \$3,500 for A class, \$1,500 for C class.

• Co-payment: 10% for first \$5,000, 5% for next \$5,000, 3% for rest.

Source: NCIS, MEDISAVE, MEDSHIELD LIFE AND INTEGRATED SHIELD PLANS
STRAITS TIMES GRAPHICS

come a more established and safe substitute for inpatient cancer treatment, the MediShield Life Council will consider including coverage for such treatment, as part of the irregular reviews."

But any change would take some time, as the next review is not expected soon.

Prof Chng plans to expand the outpatient stem cell treatment to lymphoma patients this year, and hopes they will have insurance coverage. He also wants to shift more cancer treatments to the patient's home or to community settings, such as at polyclinics, as this benefits both hospital and patient.

The hospital frees up bed and clinic space so more patients can

be treated. Patients are saved the trip to the hospital and exposure to infections. Caregivers save time.

In 2015, NCIS piloted home or community chemotherapy treatment for myeloma. It was extended last year to leukaemia and breast cancer patients.

MediShield Life and the integrated plans cover outpatient chemotherapy, so patients are not financially disadvantaged when they choose out-of-hospital care.

Prof Chng said this move reduces the need for expensive hospital facilities and reflects MOH's push for more care in the community.

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