

NUHS Fund Limited (UEN: 201203593Z)

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Frequently Asked Questions

NUHS Fund Limited

Q: What is NUHS Fund Limited?

A: NUHS Fund Limited (NFL) is a Company Limited by Guarantee (CLG) and a registered charity with IPC status. The charity was set up to promote medical research and development as well as provide health related services for the benefit of the Singapore Community. A key objective is to address unmet gaps not covered by existing government and community assistance schemes and to assist patients who are determined to be in need of financial assistance with the costs of medical treatments and their recovery process.

The focus of NUHS' active public outreach fundraising activities is helping patients within the NUHS cluster who have been assessed to be in financial need, which is also NFL's current priority. We encourage donors to contribute to the General Needy Patient Fund where your gifts will be directed towards the greatest need in our community.

Oftentimes, donors prefer to donate to patients suffering from a specific condition (e.g. Cancer) or to a particular group of patients (e.g. Children). For this reason, NFL has sub-funds which are dedicated to these specific intents.

Q: Who manages NFL?

A: A board of directors has been appointed to oversee the Fund. The Board comprises 10 persons, of which 4 directors are in the employment of NUHS and its entities while the remaining are independent directors. Prof Lim Pin is the Chairman of the Fund.

Day to day management of the NFL has been delegated to the Development Office of NUHS. NUHS Development Office reports to the Board of Directors as well as to the Chief Executive of NUHS.

Q: What is the role of the Board of Directors?

A: The Board of Directors will provide guidance and have oversight over the Fund. This includes guidance on fund raising strategies, fund raising efforts and utilization of funds based on prioritization of healthcare needs.

Q: What regulations does the Fund operate under?

A: The Fund is governed by The Companies Act, The Charities Act, Inland Revenue Authority of Singapore Regulations and Singapore Police Regulations. As an Institution of Public Character under the Charities Act, NFL is held to higher standards of governance and management.

The Fund also reports to the Sector Administrator, Ministry of Health.

Q: What are the administration costs of the Fund?

A: NFL incurs minimal administration costs as all manpower and operating costs are absorbed in the budget of NUHS Development Office. The only expenses incurred by the Fund are bank charges and audit fees due to annual statutory requirements and these are borne by funds ring fenced for this purpose.

Hence, every dollar donated goes in its entirety to fund unmet gaps faced by our beneficiaries and their families.

Q: Who has the Fund helped?

A: Please refer to our updated Donor Report for details.

Q: Can the Fund benefit foreigners?

A: Broadly, financial assistance can only be administered within the stated purpose of the Fund, with the particular terms and conditions attached to specific donations; and must be compliant to the Income Tax Regulations.

While donors can restrict their gifts to assist specific segments of the Singapore community, NFL does not encourage this.

As an IPC charity, all tax deductible donations must be channeled towards benefitting the Singapore community which includes:

- Singapore Citizens
- Permanent Residents
- Resident Foreigners

Under the Charities Act, we are allowed to assist nonresident foreigners on a limited basis and the source of donations to support this cannot receive tax deductibility.

Q: Who decides which patient gets funding?

A: All applications to NFL and the sub-funds have to be reviewed by a Medical Social Worker (MSW) who performs a financial assessment (means testing) and makes a recommendation to the sub-fund committee for approval. Patients must be subsidized patients at NUHS entities and must fulfill the requirements of the sub-fund determined by the committee. The amount of help received from the fund will vary depending on the individual circumstances and the patient's financial background.

Under the fund criteria, all applications are subject to a financial cap which is dependent on the condition or treatment for which financial aid is required.

Q: Are there other avenues of funding available to these families?

A: Yes, there are. MSW will explore all available funding schemes including government (Medifund) and other charities before tapping on NFL.

Generally, this fund is the fund of the last resort after all other avenues of funding have been exhausted.

Under some circumstances where external applications undergo a lengthy process of review and approval and where the condition of the patient may be compromised, NFL funds may be tapped on in the first instance.

Q: Why are donations required since there is government support for patients who require financial assistance through Medifund?

A: NFL supports gaps not covered by government support or schemes.

While the government has been expanding help to patients who require financial assistance, there are exclusions from Medifund assistance which include consumables, home assist equipment, step-down care as well as procedures and treatments still not considered standard of care.

The implementation of Medishield Life which focuses on in-patient medical bills and out-patient treatment for catastrophic medical condition (e.g. chemotherapy for cancer, dialysis for kidney failure) has reduced the need for support in these areas. Medishield Life however does not cover the cost of out-patient consultations, medical investigation, medication for everyone in the Singapore community or the costs of consumables and home assist equipment.

Donations

Q: Do you send out acknowledgement of receipt of donations to donors?

A: Yes, if requested, donors will either receive a tax deductible receipt or an acknowledgement of donation. Receipts can only be provided only if required information is provided – via brochure attached or online via Giving.sg.

Where donations are collected via partnerships and information of donor is not collected, NFL will not be able to provide any acknowledgement of donations.

Q: Is there government matching for donations to the Fund?

A: The Government does not accord matching grant to donations for the financial support of patients (unlike education and research) as government support takes the form of support through Medifund.

Q: How can I make a donation to this Fund?

A: You can make a donation, by simply clicking on <https://www.giving.sg/nuhs-fund-limited>.