

MEDISAVE/MEDISHIELD ACCREDITATION SCHEME FOR DAY SURGERY AND OUTPATIENT CLINICS

(A) Overview of Medisave/ MediShield Accreditation Scheme

1 The Medisave/ Medishield Scheme accredits medical institutions and clinics to submit Medisave and MediShield claims for patients. Only medical institutions and clinics approved under the scheme can help patients submit a Medisave or Medishield claim for treatments at their premises. These medical institutions and clinics would be allowed to make Medisave and Medishield claims for day surgeries and/or outpatient treatments, approved by Ministry of Health (MOH).

2 The Medisave/ Medishield Accreditation Scheme involves 3 agencies:

Agencies	Role
Ministry of Health (MOH)	- Approve participation of clinics and doctors/ dentists in Scheme
Central Provident Fund Board (CPF Board)	- Process Medisave and Medishield claim submissions from clinics
National Computer Systems (NCS)	- Manage and operate the electronic IT system for claims submission (web service known as “Mediclaim”)

3 The accreditation is conducted in batches, every quarter or so, depending on volume of clinics.

(B) Requirements For Clinics Participating Under the Medisave/ Medishield Accreditation Scheme

4 Medical institutions and clinics participating under the scheme have to observe the following requirements:

- a. Clinics have to submit Medisave/ Medishield claims electronically to CPF Board via the Mediclaim web e-service. Sample screenshots of the Mediclaim e-service is attached in Annex A. **A token card costing \$240 (before GST) is required to access the system.** Clinics can fill up the Token Card Purchase form and purchase the card from NCS. Payment of \$256.80 (including GST) can be made via cheque, payable to “NCS Pte Ltd”. More details on the technical start-up is available in Annex B



Figure: Token Card

- b. Clinics have to pay the transaction cost for each Medisave claim submitted:

Transaction Cost Breakdown	Charging Party
\$3.05 ¹ for each Medisave account processed	By CPF B
\$0.70 ¹ for each approved first submission	By NCS (on behalf of MOH)

Clinics may choose to charge out the transaction costs to the patients. Should clinics decide to charge out to patients, this item should be made clear under a generic description eg. “Medisave processing charge \$3.75”. Transaction costs should be made in cash.

- c. If there is an unauthorized deduction from a Medisave account due to the fault of the clinic, there is an administrative charge of \$260(before GST) by CPF B.
- d. Each clinic would make claims for patients who undergo the list of day surgical procedures and/or outpatient treatments which they have been given approval for, following the Medisave rules and regulations.
- e. Medisave claims would be audited by CPF B and MOH. In cases of deliberate abuse and fraud, doctor and clinic may be removed of their accreditation status
- f. Clinics have to engage an external auditor to carry out annual audit of their Medisave claims.
- g. The amount of Medisave that can be claimed is subject to withdrawal limits. For example, For Day Surgeries, the amount of Medisave that can be used is (\$300 for clinic charges + Withdrawal limits for the surgical procedure under the Table of Operations), or the actual amount incurred and Medisave balance available, whichever is lowest. See Annex C for the Withdrawal limits for the surgical procedure under the Table of Operations
- h. Clinics have to give financial counseling to patients on the use of Medisave and Medishield and administer the proper authorization forms such as the Medisave Authorisation Form and private medical insurance claim form .

¹ There are GST charges on the transaction costs. GST has not been included in the figures above yet.

(C) How to Participate in the Medisave/ Medishield Accreditation Scheme

5 Clinics which wish to participate in the scheme have to fulfill the following criteria:

- a. Have a valid operating licence issued by the Licensing & Accreditation Branch, MOH, to carry out the procedures and treatments to be claimed for Medisave/ Medishield
- b. Doctors and/or clinic staff should have completed training or demonstrated competency to submit Medisave/ Medishield claims via the Mediclaim system.
- c. Clinics have to submit the following :

Forms/ Documents	Submit to	Remarks
Application for Clinic's Participation	MOH	Online
Participation for Medical Practitioners	MOH	Online
GIRO form for NCS (for deduction of transaction cost)	NCS	To be downloaded
GIRO form for CPF B (for Deduction of transaction cost)	CPF B	To be downloaded
Direct Credit Authorisation Form (for Medisave monies to be credited)	CPF B	To be downloaded
Token card purchase form	NCS	To be downloaded
Documents for Preparation of Deed of Indemnity	CPF B	To be downloaded
Letter to CPF B on the Centre Name and Authorised Personnel	CPF B	-

For the purchase of the token card, please bring along a cheque of \$256.80 made payable to NCS Pte Ltd. The token card can be collected on the day of the training.

A checklist is attached in Annex D.

- d. Under the Medisave Scheme, participating medical institutions are required to sign a Deed of Indemnity (DOI) with CPF B, who is the trustee of members' Medisave monies. Clinics need to submit the required documents for the preparation of the DOI to CPF B based on their business entities as listed. CPF B will send the DOI to the clinics for their execution.
- e. Medical institutions are allowed to submit Medisave claims via the MediClaim eService only after the signed DOI is received by CPF B. Medical institutions, however, are allowed to let their patients sign the Medisave Authorisation Form (MAF) to use Medisave for their approved medical treatments.
- f. Clinics must have their own access to use the Mediclaim system:

Recommended IT Configuration:

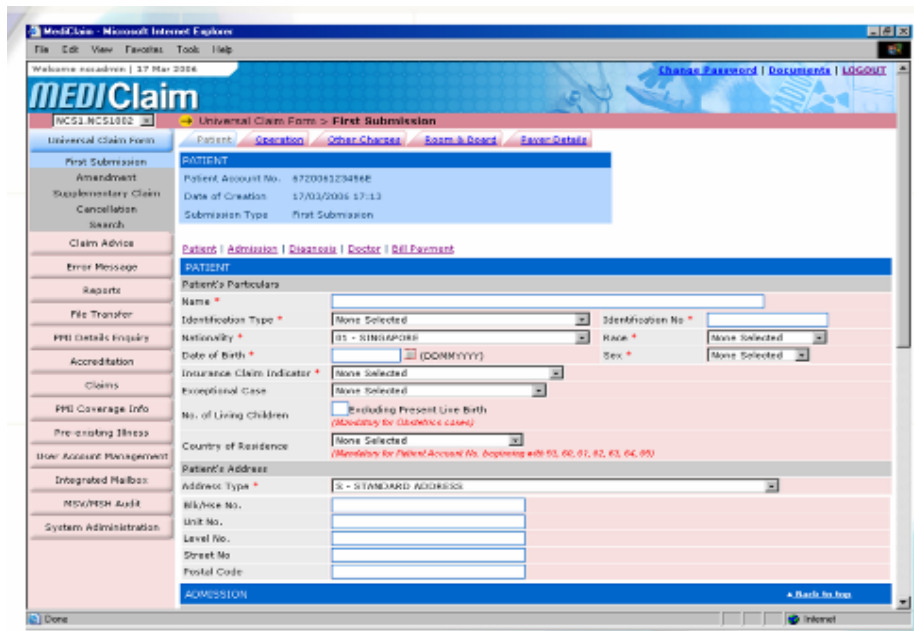
- CPU Pentium III and above with Minimum of 256MB Memory (RAM)
- Operating System Windows XP
- Browser Internet Explorer 6.0 and above
- Internet Broadband connection
- Microsoft Excel

Screenshot of Mediclaim system

Below are two screen preview of the MediClaim system. The upcoming training will provide you with the details on how to use the e-Service for the submission of your claims.



Login Screen



Part of the Claim Form



NCS Role:

1. NCS is engaged by the Ministry of Health (MOH) to implement and operate the MediClaim system. The MediClaim Web system is an Internet application, which allows healthcare institutions to submit their claims to the Central Provident Fund Board (CPF) and a number of approved insurers.
2. This document highlights the IT related requirements for a new institution to use the MediClaim Web system. For details on accreditation and policies, refer to MOH Medisave Manual and CPF handouts.

A. Getting Started

MOH Approval:

3. To be able to participate in MediClaim, you will need prior approval/accreditation from MOH. Upon accreditation, a hospital code will be assigned to your institution by MOH and NCS will be informed of the set of charge types and operation procedures that your institution is approved for.

Connecting to MediClaim:


4. The MediClaim system is accessed over the Internet using a secure Virtual Private Network (VPN) connection. An RSA token card will be required to enter the Virtual Private Network.
5. Institutions normally access the MediClaim Web through a broadband connection via an Internet Service Provider (ISP). Institutions can opt for any of the existing ISP and need to make arrangements directly with the ISP.
6. Institutions with a large number of staff and an internal company network need to contact NCS if a special arrangement is required.

PC Configuration:

7. The recommended PC configuration for the use of MediClaim Web is:

	Recommended Configuration
CPU	Pentium III and above
Memory (RAM)	Minimum of 256MB
Operating System	Windows XP
Browser	Internet Explorer 6.0 and above

Token Card, User Ids, and Mailbox:

8. One organisation ID will be issued for each distinct entity. If your organisation set-up is such that you have multiple clinics which must each be billed separately, each entity will have a separate organisation ID.
9. A mailbox will be created for each organisation. The mailbox will be used as a repository for your claims.
10. To access MediClaim Web, each user will need a RSA security token card, a login ID and password. An image of a token card is shown here:

11. Token cards provide a second layer of authentication for access to MediClaim. The RSA token cards can be purchased through NCS (please fill up **Annex K**). Each token card has a battery lifespan of about 3 years. The expiry date is indicated on the back of the card. It is recommended that you confirm the number of cards you require early as a period of 4 weeks is required for the delivery of the token cards from the overseas card supplier.
12. A token card is required for each user logging in to MediClaim.
13. Please complete the form **MediClaim New Clinic Setup Form (PF-11)** included in **Annex J** for the initial creation of your user account. Indicate each user for whom an account needs to be created in **Section 2** of the form.

Training:

14. New users are encouraged to come for the MediClaim Web training. This first training session is sponsored by MOH as part of the induction of new clinics and up to 2 attendees can be registered per clinic.
15. The training will cover the process to log in to the MediClaim web, the creation & submission of claims and the viewing of the claim processing results and reports.
16. The training is provided for institutions to familiarise with the system and submission process.

Billing:

17. A transaction charge will be levied for each successful claim submission. This transaction charge is to pay for the running cost of the MediClaim system. Refer to Section C for the MediClaim charges.
18. Please complete **Section 3: Billing Information** in the Setup Form. **Note that the Billing Party should be the same as in GIRO Form.**
19. Institutions are required to participate in GIRO payment. The **GIRO form** is included in **Annex G**. An original copy of the GIRO form needs to be submitted to NCS before the account is activated.

B. Operations and Support Hours:

1. To access the web site, use the following URL:

Connection Type	Testing URL	Live (Production) URL
Broadband Connection	www.mediclaim-uat.moh.gov.sg	access.medinet.gov.sg

2. You can report problems in the IT usage of MediClaim to mediclaim@ncs.com.sg. A response time of 3 working days and resolution time of 7 working days is expected for non-critical issues.

C: MediClaim Charges

No	Description	Unit Cost	With GST (7%)
1	Transaction Charge (for each successful FS claim)	\$0.70	\$0.75
2	Token Card – per card (Estimated token card lifespan is 3 years)	\$240	\$256.80
	Optional Items		
3	Additional Training for web MediClaim – per person The first training session is provided by MOH at no charge for new clinics. A minimum of 6 participants is required for additional classes	\$180	\$192.60
4	Detailed Bill Listing (per listing) A detailed bill listing will include a list of all the patient account number included in the computation of the quarterly bill.	\$30	\$32.10
5	Additional Testing	Quoted upon request	

Notes:

- MediClaim Transaction charges are collected on a quarterly basis from April 06.
- Payment for transaction charges will be via inter-bank GIRO (IBG) only. All institutions are required to complete the IBG form for NCS and submit the form before activation of their accounts.
- Payment for token cards will be upon delivery via cheque. Cheques should be made payable to NCS Pte Ltd.
- The prevailing GST is applicable to all charges.

Medisave Withdrawal Limits for Tables of Surgical Procedures

There are Medisave withdrawal limits for surgical procedures classified within the Table of Surgical Operations.

Surgical procedures are divided by anatomical system. Each procedure is assigned a code and a table based on the complexity of procedure

Table of Operation	Withdrawal limits per procedure
1A/1B/1C	\$150/\$200/\$250
2A/2B/2C	\$350/\$450/\$600
3A/3B/3C	\$800/\$1000/\$1200
4A/4B/4C	\$1400/\$1600/\$1800
5A/5B/5C	\$2000/\$2200/\$2400
6A/6B/6C	\$2800/\$3200/\$3600
7A/7B/7C	\$4000/\$4500/\$5000

Example

If a procedure is performed to insert a dental implant, the procedure “Mandible (or Maxilla), Various Lesions, Insertion of Endosseous Implants (1 stage-simple)” is coded as SB018M. It is a Table 2C operation with a Medisave withdrawal limit of \$600.

Annex D

Checklist: Have you submitted the following?

	Forms/ Documents to Submit	Remarks/ Instructions	To Submit to
1.1	Application for Participation in the Medisave/ Medishield Accreditation Scheme (For Clinics)	1. Form is submitted online to MOH	
1.2	Application for Participation in the Medisave/ Medishield Accreditation Scheme by Medical Practitioners	1. Form is submitted online to MOH	
	TO NCS		
2.1	Interbank GIRO Form for Mediclaim Charges	<p>1. Form is required for <u>NCS</u> to deduct transaction charges from clinic's account.</p> <p>2. Please submit the original copy of the form to NCS as it is required for your bank's processing. You can post or hand it in person on training date.</p> <p>3. Please DO NOT use correction fluid on the form. If you need to correct a mistaken entry on the form, please cancel and sign against the change.</p> <p>4. Please state the account holder(s) names and sign and/ or stamp as in your bank s records.</p> <p>5. Fill in the fields with a tick (✓) next to them.</p> <p>6. Under the field "NCS Customer Name", pls put down the name of the clinic.</p>	<p><u>Return Address:</u></p> <p>Mediclaim Manager NCS Hub, Block B2 5 Ang Mo Kio St 62 Singapore 569141</p>

	Forms/ Documents to Submit	Remarks/ Instructions	To Submit to
		7. Form is to be downloaded from webpage	
2.2	Token card purchase form	<ol style="list-style-type: none"> 1. As a value added service, you can arrange to have the card purchased via NCS. Please fill in the Sales Order form and fax to NCS. 2. As a lead time of 3-4 weeks is required for getting the card from the supplier, please submit the order form promptly. 3. Form is to be downloaded from webpage 	<u>Return Address:</u> Felicia Chua Business Development Executive NCS Pte Ltd Fax: 6483-4263
	TO CPF Board		
3.1	Direct Credit Authorisation Form	<ol style="list-style-type: none"> 1. Form is required for CPF Board to credit Medisave monies to clinic's bank account 2. Please DO NOT use correction fluid on the form. If you need to correct a mistaken entry on the form, please cancel and sign against the change. 3. Please state the name of account and sign as in your bank records and complete Part I of the form. 4. Please bring the form to the bank for the bank's certification for Part II before submission to CPF Board. 5. Form is to be downloaded from webpage 	<u>Mailing Address:</u> 79 Robinson Road CPF Building #26-02 Healthcare & Insurance Department Singapore 068897 Attn: Mdm Siow Yoke Chai

	Forms/ Documents to Submit	Remarks/ Instructions	To Submit to
3.2	Application for InterBank Giro (Medisave Charges) Form	<p>1. Form is required for CPF Board to deduct transaction charges from clinic's account.</p> <p>2. Please DO NOT use correction fluid on the form. If you need to correct a mistaken entry on the form, please cancel and sign against the change.</p> <p>3. Please state the name of the debiting bank account under "My/Our Name" on the form and sign as in your bank records. Please complete Part I of the form and submit the CPF Board. CPF Board will send the form to the bank for certification after obtaining the hospital code from MOH.</p> <p>4. Form is to be downloaded from webpage</p>	<p><u>Mailing Address:</u> 79 Robinson Road CPF Building #26-02 Healthcare & Insurance Department Singapore 068897 Attn: Mdm Siow Yoke Chai</p>
3.3	<p>A letter to CPF Board providing the following information:</p> <p>(i) Centre Name (restricted to <u>30 characters</u>, including spaces) to be reflected on members' Medisave Deduction Statements;</p> <p>(ii) Centre Address; <u>AND</u></p> <p>(iii) Authorised Personnel handling the bank account.</p>	<p>1. This is to help CPF Board identify the correct institution to be reflected on deduction statements sent to CPF members, and to identify the correct personnel handling the finance matters.</p>	<p><u>Mailing Address:</u> 79 Robinson Road CPF Building #26-02 Healthcare & Insurance Department Singapore 068897 Attn: Mdm Siow Yoke Chai</p>
3.4	Documents for preparing the DOI with CPF Board	<p>1. CPF Board signs a DOI with each clinic making Medisave claims.</p> <p>2. The DOI is a legal document and is not attached as a form here.</p> <p>3. Depending on the business entity type of the clinic, CPF Board requires different documents to prepare a DOI. Requirements are listed in document downloaded from webpage</p>	<p><u>Mailing Address:</u> 79 Robinson Road CPF Building #26-02 Healthcare & Insurance Department Singapore 068897 Attn: Mdm Siow Yoke Chai</p>