

ANNEX F-3: ENHANCEMENTS TO LONG-TERM CARE SUBSIDIES AND GRANTS

To support Singapore Citizens (“SC”) and Permanent Residents (“PR”) with the costs of long-term care (“LTC”), the Government will enhance means-tested subsidies and grants for LTC, which include medical and social care for persons with chronic illnesses, disabilities, and/or who are frail and need assistance with activities of daily living. Lower-income groups can enjoy higher subsidies.

These means-tested subsidies and grants are provided by MOH and MSF. The subsidised schemes and services and grants that will be enhanced are:

- (A) MOH- and MSF-funded Residential and Non-Residential (Home and Community) LTC Services¹;
- (B) Home Caregiving Grant (“HCG”); and
- (C) Seniors’ Mobility and Enabling Fund (“SMF”) and Assistive Technology Fund (“ATF”).

The enhancements will benefit at least 80,000 individuals currently receiving MOH-funded LTC services, and 5,800 individuals currently receiving MSF-funded LTC services.

(A) Enhancements to Subsidies for MOH- and MSF-Funded Residential and Non-Residential (Home and Community) LTC Services

MOH and MSF will increase subsidies for residential as well as home and community LTC services² by up to 15 percentage points, and raise the per capita household income (“PCHI”) eligibility threshold from \$3,600 to \$4,800.

For SCs born in 1969 or earlier, MOH and MSF will introduce additional subsidies of 5 percentage points for those receiving residential LTC services, and 15 percentage points for those receiving home and community LTC services. This provides additional assurance to our older seniors, who may not have enrolled into CareShield Life, the national LTC insurance scheme.

¹ MOH-funded Residential LTC services comprise Nursing Home, Chronic Sick (High/Low), Psychiatric Rehabilitation Home, and Psychiatric Sheltered Home. MOH Non-Residential (Home and Community) LTC services comprise home-based services (e.g., Home Medical services, Home Nursing services, Home Therapy, Home Personal Care, Medical Escort and Transport, and Meals on Wheels) and centre-based services (e.g., Community Rehabilitation, Maintenance Day Care, Dementia Day Care, Psychiatric Day Rehabilitation). Palliative Care and Interim Caregiver Services are on different subsidy frameworks. MSF-funded Residential LTC services comprise Adult Disability Homes, Adult Disability Hostels, Children Disability Homes, and Sheltered Homes. MSF Non-Residential (Home and Community) LTC services and schemes include Day Activity Centres, Home-Based Intervention Service, Enabling Transport Subsidy, and Taxi Subsidy Scheme.

² Subsidy enhancements will also be applicable to Community Haemodialysis, High Dependency Haemodialysis, and Peritoneal Dialysis Subsidies. MOH will provide more details when ready.

Tables 1 and 2 show the enhanced subsidies for residential and non-residential (home and community) LTC services respectively, which will apply to both MOH- and MSF-funded services. These enhanced subsidies will take effect from July 2026.

Table 1: Enhanced subsidies for residential LTC services

Monthly PCHI		Current Subsidy		Revised Subsidy		PR	
		SC	PR	SC			
				Born in 1969 or earlier	Born after 1969		
PCHI = \$0	Annual Value (AV) \leq \$21k	75%	50%	80%	75%	50%	
	AV $>$ \$21k	0%	0%	0%	0%	0%	
\$900 and below		75%	50%	80%	75%	50%	
\$901 to \$1,500		60%	40%				
\$1,501 to \$2,300		50%	30%	65%	60%	40%	
\$2,301 to \$2,600		40%	20%	55%	50%	30%	
\$2,601 to \$3,600		20%	10%	35%	30%	15%	
\$3,601 to \$4,800		0%	0%	15%	10%	5%	
\$4,801 and above				0%	0%	0%	

Table 2: Enhanced subsidies for non-residential (home and community) LTC services

Monthly PCHI		Current Subsidy		Revised Subsidy		PR	
		SC	PR	SC			
				Born in 1969 or earlier	Born after 1969		
PCHI = \$0	AV \leq \$21k	80%	55%	95%	80%	55%	
	AV $>$ \$21k	0%	0%	0%	0%	0%	
\$900 and below		80%	55%	95%	80%	55%	
\$901 to \$1,500		75%	50%				
\$1,501 to \$2,300		60%	40%	85%	70%	45%	
\$2,301 to \$2,600		50%	30%	75%	60%	35%	
\$2,601 to \$3,600		30%	15%	55%	40%	20%	
\$3,601 to \$4,800		0%	0%	35%	20%	10%	
\$4,801 and above				0%	0%	0%	

For an illustration of how the subsidy enhancements benefits individuals requiring LTC services, refer to Illustrations A and B at the end of this Annex. MSF is working with its service partners to revise the fees for MSF-funded LTC services to take into account the subsidy enhancements, and will share this closer to the date of implementation.

(B) Enhancements to Home Caregiving Grant

HCG currently provides cash payouts of up to \$400 per month, to support eligible³ households to care for loved ones at home.

MOH will enhance HCG by (a) increasing the monthly payout by up to \$200, and (b) raising the PCHI eligibility threshold from \$3,600 to \$4,800. Table 3 shows the revised monthly payouts for HCG. The enhancements to HCG will take effect from April 2026.

Table 3: Current and Revised Monthly Payouts for HCG

Monthly PCHI		Current Monthly Payout	Revised Monthly Payout
PCHI = \$0	AV ≤ \$21k	\$400	\$600
	AV > \$21k	\$0	\$0
\$1,500 and below		\$400	\$600
\$1,501 to \$3,600		\$250	\$400
\$3,601 to \$4,800			\$200
\$4,801 and above		\$0	\$0

Note: Applicants with PCHI of up to \$4,800 and who own multiple properties will receive the lowest payout (i.e., monthly payouts of \$200), if they fulfil other criteria.

(C) Enhancements to Seniors' Mobility and Enabling Fund and Assistive Technology Fund

SMF provides means-tested subsidies for selected home healthcare items and devices for seniors receiving care in the community. Different subsidies apply for home healthcare items and devices (termed “SMF (Consumables)” and “SMF (Devices)” respectively).

ATF provides subsidies for persons with disabilities for assistive technology devices to enable independent living.

Since 2022, MOH and MSF have rationalised ATF and SMF (Devices) so that individuals need only tap on one scheme for life for their device needs.

MOH and MSF will enhance SMF and ATF subsidies to strengthen support for seniors and persons with disabilities. This includes raising the PCHI eligibility threshold for SMF and ATF to \$4,800, and extending SMF to PRs. Refer to Tables 4 and 5 for more details.

³ To be eligible for HCG, the care recipient must be an SC or PR, live in Singapore, not be in a residential LTC institution (e.g., nursing home), and be assessed to permanently require some assistance with at least three of six Activities of Daily Living.

Where the care recipient is a PR, only those with an immediate family member (i.e., parent, spouse, or child) who is a SC are eligible.

The enhancements to SMF (Devices) and ATF subsidies will take effect from January 2026. The enhancements to SMF (Consumables) will take effect from April 2026.

Table 4: Enhanced subsidies for SMF (Devices) and ATF

Monthly PCHI	Current Subsidy		Revised Subsidy	
	SC	SC	SC	PR
PCHI = \$0	AV ≤ \$21k AV > \$21k	90% 0%	90% 0%	60% 0%
\$1,500 and below		90%	90%	60%
\$1,501 to \$2,600		75%	75%	50%
\$2,601 to \$3,600		0%	40%	20%
\$3,601 to \$4,800			20%	10%
\$4,801 and above			0%	0%

Table 5: Enhanced subsidies for SMF (Consumables)

Monthly PCHI	Current Subsidy		Revised Subsidy	
	SC	SC	SC	PR
PCHI = \$0	AV ≤ \$21k AV > \$21k	80% 0%	80% 0%	55% 0%
\$900 and below		80%	80%	55%
\$901 to \$1,500		50%		
\$1,501 to \$2,300		70%	45%	
\$2,301 to \$2,600		0%	60%	35%
\$2,601 to \$3,600			40%	20%
\$3,601 to \$4,800		0%	20%	10%
\$4,801 and above			0%	0%

Note: Beneficiaries can tap on subsidies for SMF (Consumables) up to the annual subsidy cap, which ranges from \$400 to \$2,600, depending on their subsidy tier.

MOH will also expand the list of home healthcare items covered under SMF (Consumables), to support seniors with more care needs. Table 6 shows the expanded home healthcare items coverage.

Table 6: Expanded Coverage for Home Healthcare Items under SMF (Consumables)

S/N	SMF Consumables
Items currently covered under existing coverage	
1	Catheters and catheter set
2	Nasogastric tubes and pH test strips
3	Milk feeds
4	Thickeners
5	Nasal tubing
6	Diapers

S/N	SMF Consumables
7	Dressings
Additional items to be covered with expanded coverage	
8	Syringe with no needle
9	Underpads
10	Urine bags
11	Urine bag hanger
12	Stoma paste/strip/ring
13	Stoma baseplate/wafer/barrier
14	Elastic tape for baseplate/wafer/barrier
15	Brava/Stomahesive powder
16	Lubricating deodorant
17	Stoma bag
18	Stoma bag closure clamp

No action is required for existing or new clients for both MOH- and MSF-funded services, or for existing beneficiaries of any of the above-mentioned schemes. The respective service providers and scheme administrators will automatically apply the corresponding subsidies to those who are eligible. Individuals can ensure accuracy of household details and income information at <https://medishieldlife.moh.gov.sg>.

No one will be denied appropriate healthcare and social support because they are unable to afford it. Those who still face financial challenges after subsidies or grants may approach their respective service providers for further financial assistance.

More Information

Scheme	Contact Details
MOH Residential and Non-Residential (Home and Community) LTC Services	Please contact MOH at MOH_QSM@moh.gov.sg .
Home Caregiving Grant	
Seniors' Mobility and Enabling Fund	
MSF Residential and Non-Residential (Home and Community) LTC Services and Schemes	Please contact MSF at MSF_QSM@msf.gov.sg .
Assistive Technology Fund	

Illustration of Additional Support for Lower-Income Households from Enhancements to MOH-Funded LTC Subsidies and Grants⁴

<u>Illustration A1, Residential LTC:</u> Singaporean Nursing Home client born in 1969 or earlier, PCHI of \$901 to \$1,500	<p>Mr Tan, a Singaporean born in 1959, currently receives subsidised Nursing Home services at a means-tested subsidy rate of 60% and incurs out-of-pocket (“OOP”) expenditure of \$2,000 each month. With the enhanced subsidies, Mr Tan would be eligible for a means-tested subsidy of 75% and an additional 5% subsidy (i.e., total 80% subsidy) for Nursing Home services. Mr Tan's OOP expenditure would decrease to \$1,000 per month.</p>													
<u>Illustration A2, Home and Community LTC:</u> Singaporean Home Care client born in 1969 or earlier, PCHI of \$901 to \$1,500	<p>Mdm Siti, a Singaporean born in 1959, currently receives a mix of subsidised Home Care services (Home Medical, Home Nursing, Home Personal Care). She is severely disabled, requiring significant assistance with three of the six Activities of Daily Living⁵, is a Home Caregiving Grant beneficiary, and requires home healthcare items (e.g., diapers, milk feeds).</p> <p>With the LTC subsidy and grant enhancements, she will receive greater support from the Government, as illustrated below. Mdm Siti's OOP expenditure for Home Care services would decrease from \$280 per month to \$60 per month. She will also receive a higher \$600 per month payout under the Home Caregiving Grant, and a higher 80% subsidy rate for SMF (Consumables) for home healthcare items that she requires.</p>													
	<table border="1"> <thead> <tr> <th></th><th>Pre-Enhancements</th><th>Post-Enhancements</th></tr> </thead> <tbody> <tr> <td>Subsidy for LTC Services</td><td> <ul style="list-style-type: none"> 75% means-tested subsidy </td><td> <ul style="list-style-type: none"> 95% subsidy (i.e., 80% means-tested subsidy with additional 15% subsidy for Home Care services) </td></tr> <tr> <td>Home Caregiving Grant</td><td> <ul style="list-style-type: none"> Cash payouts of \$400/month </td><td> <ul style="list-style-type: none"> Cash payouts of \$600/month </td></tr> <tr> <td>Seniors' Mobility and Enabling Fund</td><td> <ul style="list-style-type: none"> 50% subsidy for SMF (Consumables) Can tap on SMF (Consumables) subsidies for diapers, milk feeds </td><td> <ul style="list-style-type: none"> 80% subsidy for SMF (Consumables) Can tap on SMF (Consumables) subsidies for more types of home healthcare items, like underpads and stoma bags </td></tr> </tbody> </table>			Pre-Enhancements	Post-Enhancements	Subsidy for LTC Services	<ul style="list-style-type: none"> 75% means-tested subsidy 	<ul style="list-style-type: none"> 95% subsidy (i.e., 80% means-tested subsidy with additional 15% subsidy for Home Care services) 	Home Caregiving Grant	<ul style="list-style-type: none"> Cash payouts of \$400/month 	<ul style="list-style-type: none"> Cash payouts of \$600/month 	Seniors' Mobility and Enabling Fund	<ul style="list-style-type: none"> 50% subsidy for SMF (Consumables) Can tap on SMF (Consumables) subsidies for diapers, milk feeds 	<ul style="list-style-type: none"> 80% subsidy for SMF (Consumables) Can tap on SMF (Consumables) subsidies for more types of home healthcare items, like underpads and stoma bags
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⁴ Actual costs may vary depending on the actual mix of LTC services utilised by the Home Care client, and fees charged by providers.

⁵ Activities of Daily Living are (1) feeding, (2) dressing, (3) toileting, (4) washing, (5) walking or moving around, and (6) transferring.

Illustration of Additional Support for Middle-Income Households from Enhancements to MOH-Funded LTC Subsidies and Grants

Illustration B1, Residential LTC: Singaporean Nursing Home client born in 1969 or earlier, PCHI of \$3,600 to \$4,800

Mrs Kumar, a Singaporean born in 1959, currently receives Nursing Home services and incurs OOP expenditure of \$4,300 per month, as she is not eligible for LTC subsidies.

With the expanded subsidy coverage, Mrs Kumar would be eligible for a means-tested subsidy of 10% and an additional 5% subsidy (i.e., total 15% subsidy) for Nursing Home services. Mrs Kumar's OOP expenditure would decrease to \$3,700 per month.

Illustration B2, Home and Community LTC: Singaporean Home Care client born in 1969 or earlier, PCHI of \$3,600 to \$4,800

Mr Lim, a Singaporean born in 1959, currently receives a mix of Home and Community Care services (Day Care, Home Medical, Home Nursing, Home Personal Care). He is moderately disabled – requires some assistance to perform three of the six Activities of Daily Living, and requires home healthcare items (e.g., diapers, milk feeds).

However, as his PCHI is above the current threshold of \$3,600, he is ineligible for LTC subsidies, Home Caregiving Grant, and Seniors' Mobility and Enabling Fund.

With the expanded coverage for LTC subsidy and grants, he will receive greater support from the Government, as illustrated below. Mr Lim's OOP expenditure for Home and Community Care services would decrease from \$2,500 per month to \$1,600 per month. He will also benefit from a \$200 per month Home Caregiving Grant payout, and a 20% subsidy under SMF (Consumables) for home healthcare items that he requires.

	Pre-Enhancements	Post-Enhancements
Subsidy for LTC Services	<ul style="list-style-type: none">• No subsidy	<ul style="list-style-type: none">• 35% subsidy (i.e., 20% means-tested subsidy with additional 15% subsidy for Home and Community Care services)
Home Caregiving Grant	<ul style="list-style-type: none">• No payouts	<ul style="list-style-type: none">• Cash payouts of \$200/month
Seniors' Mobility and Enabling Fund	<ul style="list-style-type: none">• No subsidy	<ul style="list-style-type: none">• 20% subsidy for SMF (Consumables)• Can tap on SMF subsidies for home healthcare items like diapers, milk feeds, underpads and stoma bags