



Mr Alvin Yap, 36, and his sister Kimberly, 43, have been facing medical costs of nearly \$4,000 each month since the health of their parents – Mr Ron Yap, 76, and Madam Cecilia Wong, 73 – worsened in 2024. They have benefited from national severe disability insurance schemes like CareShield Life and ElderShield. ST PHOTO: BRIAN TED

## Disability insurance schemes, grants help siblings caring for sick elderly parents

Siblings Alvin and Kimberly Yap have been facing medical costs of nearly \$4,000 each month since their parents' health took a turn for the worse in 2024.

That year, their 76-year-old father, Mr Ron Yap, was diagnosed with dementia, while their mother, Madam Cecilia Wong, 73, suffered complications following brain surgery, rendering her wheelchair-bound and requiring round-the-clock assistance.

Fortunately for Mr Alvin Yap, 36, and Ms Kimberly Yap, 43, national severe disability insurance schemes, such as CareShield Life and ElderShield, and schemes like the Home Caregiving Grant, provide the family with \$1,800 in cash

payouts each month. They also benefit from the Migrant Domestic Worker Levy Concession, under which they pay a total monthly levy of \$120, instead of up to \$750, to hire two helpers to provide dedicated care to both parents.

This is a relief to both Mr Yap, an internal auditor who is married and has a two-year-old son, and Ms Yap, who is married with three children and checks on her parents daily.

Mr Yap's parents live with him, and he is the primary caregiver.

He said his father is still physically active, but needs help with basic daily activities such as showering and dressing because of his cognitive decline.

"He once used toothpaste to wash his face, so we need to watch over and assist him in these daily tasks," said Mr Yap.

He added that when CareShield Life was first introduced in 2020, he decided to help his father apply to switch over from ElderShield for better benefits. His father had been working for decades and had enough Central Provident Fund savings to pay for the higher premiums for CareShield Life.

With this switch, his father now receives more than \$600 in cash payouts each month to manage the costs of his medication and dementia daycare centre services.

His mother, whose expenses include consumables like adult diapers, diaper rash cream, eye drops, feeding tubes and gloves, is still on ElderShield, as she is unable to switch to CareShield Life under current rules that forbid those with severe disability from switching over.

The Agency for Integrated Care provided the family with a grant of \$2,000 in 2025, which they have already used. They can receive aid again in 2026.

Mr Yap said that for young families, taking care of their elderly and disabled parents and should-

ering medical costs are constant worries. There can be unexpected expenses besides the predictable monthly costs, he added.

"When my mother was first discharged back home this June, we had to call a private ambulance to take her back to the hospital when she developed a fever. Each trip costs us up to \$200," said Mr Yap.

The siblings are now dipping into their savings and have turned to online shopping platforms to find cheaper supplies overseas.

Ms Yap, who works as a product manager, said they found adult diapers that cost half of what they are paying for in Singapore.

"It is the same brand of diapers, just that it is packaged for sale in another market," she said.

The Home Caregiving Grant monthly payouts will be increased to a maximum of \$600 from April 2026, but Mr Yap remains concerned about long-term care costs.

His mother's ElderShield payouts will cease at the end of her six-year payout period in 2030.

Ms Yap added that since the prices of medication and consumables will likely go up, the family will continue to look for cheaper consumables and more financial aid.

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