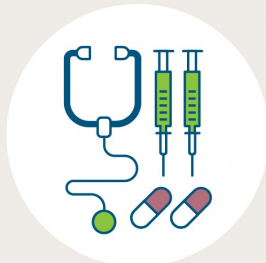


5 FACTS ON CLAIMS RULES



1 GUIDE APPROPRIATE CLAIMS

- MediShield Life protects against large bills for medically necessary treatments.
- Claims Rules guides the appropriateness of MediShield Life claims to ensure healthcare costs and premiums remain sustainable.



2 DEVELOPED TOGETHER WITH PEERS

- Rules are developed with Specialists Panels from the public and private sector.
- Rules are aligned with evidence-based literature, clinical practice and cost-effective guidelines.
- Rules have gone through consults with relevant specialists from the public and private sectors and tested against past claims to cover majority of clinical practice.



3 6 MONTH TRANSITION

- Upon roll out, there will be a 6-month transition period before enforcement.
- The transition period is to allow doctors to familiarise themselves with Claims Rules and clarify where needed.



4 RATIONALE FOR DEVIATION

- Doctors may deviate from rules with sound clinical rationale.
- Should the cases be picked for adjudication, the doctor will be approached for clarification.
- Claims will be allowed if the deviation is medically necessary.



5 INDEPENDENT FROM IP INSURERS

- Insurers can choose to follow Claims Rules but may have their own additional considerations.
- If insurers reject payouts, they are expected to provide an explanation. Disagreements can be referred to the Clinical Claims Resolution Process at <http://ccrp.com.sg>