

#### REPUBLIC OF SINGAPORE

## GOVERNMENT GAZETTE

#### **BILLS SUPPLEMENT**

Published by Authority

NO. 24] TUESDAY, AUGUST 6 [2019

First published in the Government Gazette, Electronic Edition, on 6 August 2019 at 5 pm.

**Notification No. B 24** — The CareShield Life and Long-Term Care Bill is published for general information. It was introduced in Parliament on 6 August 2019.

# CareShield Life and Long-Term Care Bill

Bill No. 24/2019.

Read the first time on 6 August 2019.

### CARESHIELD LIFE AND LONG-TERM CARE ACT 2019

(No. of 2019)

#### ARRANGEMENT OF SECTIONS

#### PART 1

#### **PRELIMINARY**

#### Section

- 1. Short title and commencement
- 2. General interpretation
- 3. Meaning of "approved payee"
- 4. Meaning of "authorised applicant"

#### PART 2

#### CARESHIELD LIFE SCHEME

- 5. Establishment of CareShield Life Scheme
- 6. Application of CSHL Scheme
- 7. Application for insurance cover

#### PART 3

#### **ELDERSHIELD SCHEME**

- 8. Transfer date
- 9. Waiver of prohibition of transfer
- 10. Non-application of sections 49FA, 49FB, 49FC and 49FD of Insurance Act

#### Section

11. End of insurance cover under former ElderShield Scheme and establishment of ElderShield Scheme

#### PART 4

#### **BENEFITS**

- 12. CSHL Scheme and ESH Scheme benefits
- 13. Nature of rights and benefits under CSHL Scheme and ESH Scheme

#### PART 5

#### **PREMIUMS**

- 14. Premium
- 15. Refund of premium

#### PART 6

#### CLAIMS AND PAYOUTS

- 16. Claim
- 17. Disability assessment
- 18. Payment of insured sum
- 19. Deferment or suspension of payment
- 20. Protection of payouts
- 21. Periodic disability review

#### PART 7

### RECOVERY OF OUTSTANDING PREMIUMS AND EXCESS PAYMENTS

- 22. Recovery of benefit paid in excess and short payment of premium
- 23. Demand note for outstanding premiums under CSHL Scheme
- 24. Defaulter's agent for recovery of outstanding premiums under CSHL Scheme
- 25. Defaulter's agent in relation to joint moneys
- 26. Payment by Government
- 27. Suit for outstanding premiums, excess payments and sums due to Fund
- 28. Recovery from defaulter leaving Singapore
- 29. Penalty for late payment of premium under CSHL Scheme

#### Section

30. Recovery body

#### PART 8

#### HANDLING OF RESTRICTED INFORMATION

- 31. Health information
- 32. Confidential information
- 33. Offence and immunity relating to disclosure
- 34. General

#### PART 9

### CARESHIELD LIFE AND ELDERSHIELD INSURANCE FUND AND CARESHIELD LIFE COUNCIL

- 35. Establishment of CareShield Life and ElderShield Insurance Fund
- 36. Payments from Fund, etc.
- 37. CareShield Life Council

#### PART 10

#### LONG-TERM CARE SUPPORT FUND

- 38. Establishment of Long-Term Care Support Fund
- 39. Purposes of LTC Support Fund
- 40. Expenses
- 41. Withdrawals
- 42. Financial year
- 43. Accounts
- 44. Financial statements and audit
- 45. Dissolution of LTC Support Fund

#### PART 11

#### **ENFORCEMENT**

Division 1 — Powers of enforcement

- 46. Investigators
- 47. Power to obtain information

#### Division 2 — Offences

48. False or incorrect health declaration, means declaration, claim or application