ISSUE 11.2021

National Healthcare Group POLYCLINICS

Transforming PRIMARY CARE

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PROFESSIONALS GET PERSONAL
AN NHGP FINANCIAL COUNSELLOR ON HER COMMITMENT TO HELP PATIENTS IN NEED

IN AND AROUND
20 YEARS OF NHGP, THE COVID-19 VACCINATION DRIVE, AND MORE



AVENUES FOR AID

LENDING A HELPING HAND

The National Healthcare Group Polyclinics team proactively looks out for patients requiring financial assistance

2020 APEX® AWARDS FOR PUBLICATION EXCELLENCE



Sticking Together In Tough Times

It has been more than a year since Singapore detected its first case of COVID-19 in January 2020. Indeed, it has been a year of trials and tribulations for the entire nation, with frontliners from different vocations banding together in the collective fight against the virus. The challenges came fast and furious, but Singaporeans stood undaunted and unwavering. Singapore's first salvo in 2021 in this fight against COVID-19 saw the country conducting a nation-wide exercise to vaccinate healthcare workers. In line with this nation-wide effort, members of the National Healthcare Group Polyclinics' (NHGP) senior management led by example by being the first to receive their first doses of the COVID-19 vaccine. The move helped boost staff's confidence, especially for those who had reservations about the safety of the vaccine.



Healthcare workers will remain the nation's first line of defence against the pandemic. Despite having to work long hours while donning Personal Protective Equipment and risking infection, healthcare workers have persevered and remained steadfast in performing their duties. Expressing his appreciation to all healthcare workers for their dedication in battling COVID-19, Deputy Prime Minister Heng Swee Keat announced a pay increase for these public healthcare workers in Budget 2021. We see this as a powerful form of recognition for our commitment to providing the highest quality of care to our patients and the community even as we move into a new phase of the battle.

Apart from wreaking havoc on Singapore's public healthcare, the pandemic has also affected the livelihoods of many. At NHGP, we continue to pay special attention to those in need, ensuring quality healthcare is kept accessible and affordable to patients and the community. In this issue's cover story, 'Lending A Helping Hand', read about NHGP's proactive efforts to support patients who require financial assistance, and the different support schemes patients can apply for. For those who are interested to find out more, our Financial Counsellors and Medical Social Workers at our six polyclinics are ever-ready to assist.

NHGP will continue to play our part in the primary care landscape to mitigate and manage the threat of virus transmission. Since February 2021, all our polyclinics have started offering COVID-19 vaccinations to the public, beginning with seniors aged 70 years and above. The fight against COVID-19 is everybody's fight, and we can all do our part in stopping the spread of the virus. We therefore strongly encourage all Singaporeans and long-term residents to get vaccinated when they have the opportunity to do so. This is the only way we can keep one another safe from the disease, and help Singapore move forward to a post-COVID-19 normal.

The Editorial Team

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LENDING A HELPING HAND

As highlighted by Health Minister Gan Kim Yong at the Ministry of Health's Committee Of Supply Debate 2021, those with less get more — especially in terms of financial help to receive the care they need. The National Healthcare Group Polyclinics (NHGP) stands aligned with the national vision by assisting patients with their healthcare financial issues.

To say that Ms Candy Lee was going through a rough patch in 2013 would be an understatement. Now 39, the Woodlands Polyclinic patient, who currently works as a cashier, recalled the difficult period she experienced. "I was worried about the cost of my medical treatment as I was out of a job, and also had my mother's medical bills to pay. Other than the financial stress, I had to manage family disputes." Then, during a visit to the polyclinic, a counter staff noticed Ms Lee's outstanding bills and offered to help. "I was referred to Ms Esther Koh, a financial counsellor," she said. "Esther helped to arrange the various financial assistance schemes for my medical bills. It helped to alleviate the stress I was facing, and I was very grateful that I met her."

MANY AVENUES OF HELP, ONE PERSONAL POINT OF CONTACT

Ms Lee's story is not unique. Every year, NHGP's team of financial counsellors assists patients with financial difficulties to apply for various financial assistance schemes that help relieve part of their medical expenses. Mr Patrick Ong, Senior Finance Executive, NHGP, shared: "There are different types of financial assistance schemes available. One of these is the nationwide scheme MediFund, which was introduced in 2013. This is an endowment fund set up by the government as a safety net for Singaporean patients who have difficulties with their bills even after Government subsidies and drawing on other means of payment including cash, MediSave and MediShield Life." There is also the Medication Assistance Fund to aid patients who require more expensive, non-standard medications.

> "I was referred to Ms Esther Koh, a financial counsellor. Esther helped to arrange the various financial assistance schemes for my medical bills. It helped to alleviate the stress I was facing, and I was very grateful that I met her.
>
> **Ms Candy Lee**
> Woodlands Polyclinic patient





Given that there are many different financial assistance schemes available for different needs, knowing the different schemes that one could tap into could be difficult without the financial counsellors' guidance. "In the course of recruiting patients to use MediSave for the 20 conditions under the Chronic Disease Management Programme (CDMP), we realised that we would need dedicated staff to clearly explain the use of MediSave to patients," recalled Mr Ong, speaking of the role previously performed by Patient Service Associates. Thus, in 2006, NHGP recruited its first team of Financial Counsellors. This is a team dedicated to advising patients with financial difficulties on the various schemes that can help relieve their medical expenses. These professionals screen patients for suitability, ascertain their unique circumstances and help them identify the most suitable schemes so that they can get the help they need.

"A combination of different schemes can be used to minimise a patient's bill," shared Ms Esther Koh, Senior Financial Counsellor at Hougang Polyclinic. "With MediSave enhancements, some patients might not even need to apply for additional subsidies or financial aid. However, for those who do, we help recommend suitable schemes based on their unique needs and circumstances," shared Ms Koh.

A PROACTIVE EFFORT ON ALL FRONTS

While the financial counsellors help patients understand the different forms of financial aid, all polyclinic staff who interface with patients are trained to identify those who need help. Ms Tan Hwee Fuee, Assistant Finance Manager, NHGP, shared: "Helping patients is a team effort at the polyclinic involving everyone from our frontline staff assisting at self-help kiosks, to nurses, lab staff, pharmacists and doctors." For example, doctors, while talking to their patients about their medical conditions, may refer them to the financial counsellors if they require financial assistance. They might also make the referral while recommending non-standard medication to aid in the patient's recovery. Staff at the check-out point might also do the same if they notice that a patient's MediSave account is depleted or does not have sufficient funds. NHGP's team of financial counsellors also monitors those with outstanding bills and proactively calls them up to render assistance.

NHGP's proactive approach in providing support to those who face financial challenges goes beyond looking out for the patients. NHGP also takes the effort to disseminate information about the various financial aid options on different channels. These range from digital displays at the clinics to eye-catching posters and danglers that highlight the different avenues of help available. "We have always been actively keeping a lookout for patients requiring financial assistance," shared Mr David Kok, Director, Finance, NHGP. "We embarked on this unique approach of putting up visuals around our clinics about two years ago to make our financial assistance service more visible to patients." While NHGP does accept walk-in patients for counselling sessions, patients also have the option of making an appointment through the HealthHub app or via the enquiries hotline to save them time.

How to Make an Appointment with our Financial Counsellors



- Book via HealthHub
- Call 6355 3000
- Approach our friendly staff at the counter

Payment Tips



01 Use MediSave to pay for your bill if you are seeking treatment for a chronic condition.

02 Use Baby Bonus or Child Development Account (CDA) savings to pay for your child's immunisations.

> "We help patients identify the various financial schemes that they may be eligible for, especially in the case of those who are elderly and frail, and guide them through the application process."
>
> **Ms Josephine Goh**
> Principal Medical Social Worker, Hougang Polyclinic



WORKING HAND IN HAND

Dedicated to caring for our patients' holistic well-being, NHGP also goes the extra mile to offer assistance to those who need more than financial help in paying medical bills. Some patients might also have difficulties affording their basic daily living expenses, mobility aids, medical-related items, and consumables such as diapers and milk feeds. This is where NHGP's team of medical social workers steps in, and refers such patients to relevant external agencies such as Social Service Offices or charitable organisations for assistance.

"We help patients identify the various financial schemes that they may be eligible for, especially those who are elderly and frail, and guide them through the application process," shared Ms Josephine Goh, Principal Medical Social Worker, Hougang Polyclinic. Medical social workers also administer the Patient Welfare Fund, a fund set up by NHGP to assist patients with interim financial aid. This includes one-time emergency cash assistance, and small medical equipment such as the blood pressure measurement machines for patients who require home monitoring. "If a patient receiving assistance under the MediFund scheme happens to mention to the financial counsellor that he/she does not have money to buy food, the financial counsellor could refer the patient to us. We will then arrange for urgent financial assistance or food rations for them," said Ms Goh.

Despite these available channels of help and the active outreach, some patients might resist offers of aid. "We do encounter patients who have outstanding bills, but absolutely refuse to apply for assistance for various reasons," observed Ms Koh. She also noticed that some patients might find the application process too cumbersome, or are uncomfortable with the counselling process, which involves them sharing details of their personal circumstances. In order to help such patients and ensure that every patient's physical and financial health is taken care of, it is essential to first win over their hearts and minds. "For every patient who resists help, we work to understand the reasons behind this and gently encourage them to get assistance," said Ms Koh.

AT A GLANCE: SUBSIDIES AND FUNDS FOR POLYCLINIC PATIENTS

(Information is correct at point of publishing. Please refer to the MOH website for the latest updates on the schemes listed here.)

MediSave
To pay your polyclinic bills as well as those of your children, spouse, siblings, parents and grandparents. It can be used to pay for consultations, medication and laboratory tests related to chronic conditions as well as certain vaccinations and health screening. Also, the Flexi-MediSave for patients aged 60 years and above covers a wider range of medical treatment and services.

Child Development Account (CDA)
To pay for your child's medical bills such as immunisations.

Medication Assistance Fund (MAF)
For patients who face difficulty in affording selected high-cost medications for certain medical conditions. The MAF can assist with up to 75% of the costs of approved drugs. Pioneer Generation and Merdeka Generation citizens get additional subsidies.

MediFund
For patients who need help to pay medical bills even after receiving government subsidies and using other payment assistance options e.g. MediSave, CDA, etc. The amount of help from MediFund depends on the individual's financial situation and charges incurred.



TAKING CARE OF YOUR FINANCIAL HEALTH



Ms Esther Koh Buay Keng
Senior Financial Counsellor, Hougang Polyclinic

In 2006, the National Healthcare Group Polyclinics (NHGP) recruited its first batch of financial counsellors whose core responsibility is to assist patients with financial difficulties. Financial counsellors help advise patients on the various and most suitable financial assistance schemes available to help relieve the burden of their medical expenses. In this issue, we speak to NHGP's Senior Financial Counsellor Ms Esther Koh Buay Keng about what a financial counsellor's role entails and the satisfaction she derives from helping those in need.

I think it is very fulfilling to help those in need. I joined NHGP as a financial counsellor almost 10 years ago without any relevant experience, having come from a background in human resources. But this did not stop me from performing my duty, as I received a lot of training while performing my job. Apart from the on-the-job training I received, I also attended part-time basic and intermediate counselling courses which I completed over a period of six months.

There is a lot of preparatory work to be done before we meet with the patients. We will have to look into details such as the patients' profile, the nature of the medical condition, the type of medication and bill size. We will also need to check if they have any outstanding medical bills. This gives us some idea about which type of assistance the patients may be eligible for prior to seeing them. But the consultation itself goes way beyond looking at financial numbers. We also look at the patient's family situation and try to ascertain their emotional state during the consultation.

One of my most memorable cases was a patient in her 30s, who lived in a rental flat with her mum and nephew, both of whom she had to support financially. The patient was not only determined to be under financial distress, but she also had to deal with her medical condition and family challenges. I was glad that she qualified for MediFund after the assessment, as this helped to improve her situation. Our team also referred her to our doctor and medical social worker, who we work with closely to ensure that patients are taken care of holistically and that their social needs are met.

To be a financial counsellor, you need to be a good listener, show empathy towards the patients and be non-judgemental. You also need to have a lot of patience as some patients might need more time to gather their thoughts and materials, while others need more time to understand the application processes. Being able to establish a sense of trust with the patients during an assessment is key. This allows them to share their personal issues and financial information openly and willingly without feeling uncomfortable.

Being able to help others in their time of need continues to motivate me. Speaking to many patients has also broadened my views on life. It has given me a better appreciation of life, and has also made me a better person.

START OF COVID-19 VACCINATIONS IN PRIMARY CARE

When Singapore's COVID-19 vaccination exercise started off with the inoculation of healthcare workers, National Healthcare Group Polyclinics (NHGP)'s leaders led by example. Senior management members, together with Associate Professor (A/Prof) Chong Phui-Nah, Chief Executive Officer of NHGP and Primary Care, were the first to receive their initial doses of the vaccine on 8 January 2021. Members of NHGP's senior management also held several open dialogue and town hall sessions to address any concerns or queries staff may have about the vaccination.

On 27 January 2021, Singapore rolled out the nation's pilot scheme to provide COVID-19 vaccinations to seniors aged 70 and above in Ang Mo Kio and Tanjong Pagar. As a show of support to the residents in Ang Mo Kio, Prime Minister



Lee Hsien Loong visited Ang Mo Kio (AMK) Polyclinic to observe the vaccination operations and speak with the residents. From 1 February 2021, the vaccine was also made available to the general public by appointments at various locations, including all six NHG polyclinics.



NHGP'S 20TH ANNIVERSARY CELEBRATIONS

NHGP celebrated its 20th Anniversary virtually on 7 November 2020. Themed '20 Years of Better Healthcare Together', the event saw more than 1,000 attendees witness the unveiling of Singapore's largest fabric photo mosaic — a birthday present from staff to the organisation. The fabric photo mosaic also earned a place in the *Singapore Book of Records*. At the event, Guest-of-Honour President Halimah Yacob highlighted NHGP's critical role in Singapore's primary care landscape, and extended her thanks to all staff for their hard work and dedication in the fight against COVID-19.

NHGP's CEO A/Prof Chong shared that through relationship-based care, NHGP will remain firmly committed to improving the health of the population it serves.

> "Looking ahead, NHGP hopes to continue this strong collaborative effort, with the goal of achieving Better Healthcare Together — for our patients, the community and the population at large.
>
> **Associate Professor Chong Phui-Nah,**
> Chief Executive Officer,
> National Healthcare Group Polyclinics and Primary Care



NHGP AND SUSS MCA SIGNING

A Master Collaboration Agreement (MCA) between NHGP and the Singapore University of Social Sciences (SUSS) was signed on 22 January 2021 to train undergraduates in health and wellness coaching. This partnership, the first of its kind between a primary care organisation and an academic institution in Singapore, aims to nurture a pipeline of local graduates with the ability to conduct person-centred health coaching. The first batch of SUSS Psychology undergraduates pursuing their Honours programme has begun the six-week course. The curriculum for this course was jointly developed by NHG's Primary Care Academy and SUSS.

By 2023, the course will be offered to a wider group of students, including working professionals under SUSS' Centre for Continuing and Professional Education.



DR JANIL PUTHUCHEARY'S VISIT TO AMK POLYCLINIC

On 19 October 2020, AMK Polyclinic hosted Dr Janil Puthucheary, Senior Minister of State (Health) for the Ministry of Health (MOH). Together with representatives from MOH's Primary and Community Care Division, Dr Janil was given an overview of NHGP's care model by Dr Karen Ng, Director, Clinical Services, NHGP, followed by a tour of the clinic conducted by Dr Christopher Chong, Family Physician, Associate Consultant and Head of AMK Polyclinic. During his visit, Dr Janil also announced the location of an upcoming polyclinic at Bidadari which will be operated by NHGP. He also took the opportunity to thank NHGP staff for their efforts in managing the COVID-19 pandemic.

NHG RESEARCH & INNOVATION AWARDS 2020

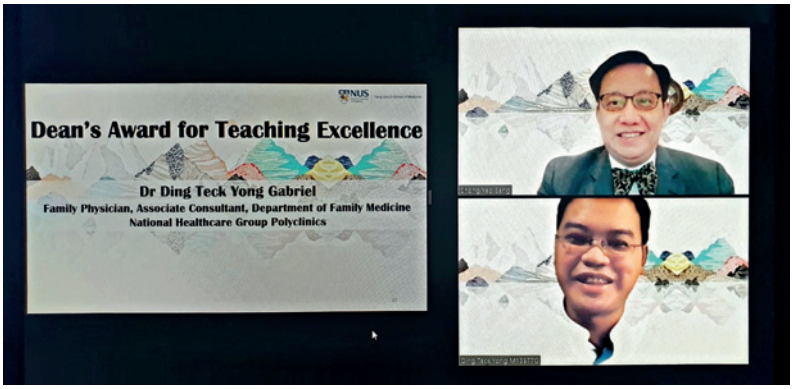
Two NHGP teams were recognised for their work at the NHG Research & Innovation Awards 2020. The team led by Dr Lee Eng Sing, Principal Clinician Researcher of NHGP's Clinical Research Unit, was presented the NHG Research Impact Award for its epidemiology study on the magnitude and the common patterns of multi-morbidity in Singapore.

Another team, led by Dr Valerie Teo, Family Physician, Consultant and Deputy Head of AMK Polyclinic, was presented the NHG Healthcare Innovation Award for its work in developing Primary Tech-Enhanced Care (PTEC) for patients with hypertension. Both teams looked at improving on-the-ground healthcare issues.





NUS YONG LOO LIN SCHOOL OF MEDICINE APPRECIATION FOR CLINICAL EDUCATORS 2020



Dr Gabriel Ding, Family Physician, Associate Consultant, Geylang Polyclinic, received the Dean's Award for Teaching Excellence via a virtual ceremony on 11 November 2020.

Part of the National University of Singapore's Yong Loo Lin School of Medicine Appreciation for Clinical Educators (NUSMedACE), the Dean's Award for Teaching Excellence recognises faculty for their outstanding teaching and mentoring of medical students.