

Supporting our Caregivers- Podcast Transcript

Yu Zhen 00:27

It is estimated that there are over 210,000 caregivers in an ageing Singapore with some 70% of them aged 40 and above, they often have to deal with the financial, physical and psycho-social responsibilities of caring for the elderly and the young, according to Ministry of Health. With a rapidly ageing population and shrinking family sizes, we now see the emergence of the "sandwiched generation caregivers who care for both their elderly parents and children. Without doubt, caregiving is for most, a difficult journey. Caregivers face greater obligation to care for their family, with minimal capacity to care for their own mental health or even look into their own financial needs. Hi, I'm Yuzhen and you're listening to Let's Talk CPF. In today's episode, we will be touching on the experiences that caregivers face, various support measures that caregivers can tap on and how we can be prepared if we ever find ourselves in a position needing to care for a loved one in future. Today we have Angela Kwek, Deputy Director, Healthcare Claims and Payments, CPF and May Heap, Senior Medical Social Worker, SingHealth Community Hospitals. Hi, Angela. Hi, May.

May 01:43

Hi, glad to be here.

Angela 01:44

Hello, thanks for having me here.

Yu Zhen 01:48

So May, tell me more about what you do at SingHealth Community Hospitals.

May 01:52

I am a senior medical social worker at Sengkang Community Hospital, which is managed under SingHealth Community Hospitals. I found my calling in supporting patients from various social backgrounds and have been a medical social worker for the past 13 years in acute and community hospitals. Being a mother of three, I see the importance of family ties and support and I understand how family could help patients cope better with their conditions.

Yu Zhen 02:18

How about you, Angela?

Angela 02:19

I've been with CPF Healthcare Financing group for eight years. It has been a fulfilling journey. I was involved in the successful implementation of both MediShield Life and CareShield Life. In fact, last year, I even had the opportunity to join the caregiver taskforce set up to help Singaporeans with caregiving needs. Being part of the taskforce gives me a better understanding of the issues that caregivers face.

This has definitely spurred us to explore how we can help potential beneficiaries to benefit from CPF insurance schemes.

Yu Zhen 02:51

So May, having been a medical social worker for 13 years, I'm sure you have met a fair share of patients. Could you share more about the patients you have met?

May 03:00

In a community hospital setting, we typically see patients who are recovering from stroke, hip fractures and knee replacement operations. These are the usual group of patients who may need more care with their day-to-day needs. They usually require some form of assistance with their activities of daily living such as toileting, and dressing, especially for patients with dementia. Our healthcare team provide sub-acute medical care and rehabilitation to support the patient's transition back home. We also have patients who are receiving inpatient hospice palliative care services at Sengkang Community Hospital.

Yu Zhen 03:36

So as a medical social worker, what is the typical day like for you?

May 03:40

Well, I normally see patients in the ward to help them understand their conditions and at times counselling them about their medical conditions. I will also work with patients and their family members to address their issues such as care arrangements, financial matters, and provide psychosocial support throughout their stay.

Yu Zhen 04:00

And from your experience, what are some main areas of assistance that patients or caregivers might need?

May 04:06

Some main areas of help that they usually need can be categorised into three categories. First, it's care planning. I will explore with patients or family on the options of day care or day rehab services when the patient needs to continue rehabilitation after their community hospital stay. Second, it's psychosocial support. I will provide counselling and emotional support to caregivers who are stressed with caregiving and to be present when the caregivers share about their emotional stress. Thirdly, it's financial resources. Patients may require financial assistance for items including assistive medical equipment, dressing supplies, and home modification to make it easier for the patient to move around. In addition, some families may even opt to engage a helper to relieve some burden on the patient or caregiver.

Yu Zhen 04:57

So, by assistive devices, do you mean like wheelchairs and prostheses?

May 05:01

Yes. And some home modification can be as simple as additional grab bars or to more complicated ones like installations of ramp, widening of doorways for easy access into rooms if a recipient uses a wheelchair.

Yu Zhen 05:16

I can imagine all these will add up to a substantial amount.

May 05:20

Yeah.

Angela 05:21

If I may share, being a caregiver is undoubtedly a demanding role. Caregivers are not only responsible for their loved one's physical, emotional and social needs, some may have to look after the financial needs of their loved ones. This may pose a significant concern to many. Fortunately, Singaporeans with severe disability can find some relief through the CPF insurance schemes that provide basic long term financial support.

Yu Zhen 05:46

You're referring to CareShield Life and ElderShield?

Angela 05:49

Yes. CareShield Life is a long-term care insurance that provides lifetime cash payouts of at least \$600 per month to Singaporeans with severe disability. For those not covered by CareShield Life, but are covered under ElderShield, they can receive monthly payouts of \$300 or \$400 for up to six years. Both schemes aim to reduce financial burden on families. This allows patients to focus on their recovery, while ensuring that a caregiving journey is sustainable.

Yu Zhen 06:19

And I understand to qualify for the payouts under CareShield Life or ElderShield, there is a certain criterion to meet.

Angela 06:25

Yes, policyholders who are unable to perform three out of the six activities of daily living are eligible for CareShield Life or ElderShield.

Yu Zhen 06:34

What are these activities of daily living? And what is this definition of mild, moderate and severe disability?

May 06:41

Activities of daily living, or what we call ADLs, refer to basic activities that the patient can perform on a daily basis to take care of himself or herself. This includes activities like feeding, bathing, toileting, and dressing. Based on Agency for Integrated Care (AIC) scheme application, mild disability means that the

patient always needs assistance with at least one ADL; moderate disability means patient needs assistance with at least three ADLs and severe disability means patient is unable to perform at least three ADLs.

Yu Zhen 07:17

I understand this has to be certified by accredited doctors. Where can patients or caregivers find these doctors?

Angela 07:23

There are over 300 Ministry of Health accredited assessors located in clinics across various regions of Singapore and around 250 assessors who can conduct house calls. The full list of assessors can be found on AIC website. To share, the first time assessment fee for CareShield Life will be waived. For ElderShield, the assessment fee will be reimbursed to members who are assessed to have severe disability.

Yu Zhen 07:48

So my grandmother, she fell and suffered a stroke. It was devastating to see your loved ones who was healthy become someone who could not take care of themselves. At that time, we wanted to do what we can to make things easier for her. But in reality, lifestyle changes and costs are both very real. We were grateful that the hospital connected us to professional help that guided my family on what my grandmother would need and the financial support that are available. Those definitely help. So, with regards to claiming for payouts, what are some things that caregivers or patients may not know about? And how would CPF board help them?

Angela 08:22

We recognise it can be frustrating when one becomes disabled and could qualify for some CPF insurance payouts, but did not make a claim due to lack of awareness, especially those from the lower income group who require more financial support. From our interactions with CPF members with caregiving needs and those who become caregivers to their loved ones, many were lost when they had to scramble to find resources and financial assistance schemes to tap on. With the caregiver taskforce, we hope to proactively identify Singaporeans with caregiving needs, who could qualify for some CPF insurance payouts to help them elevate their financial concerns.

Yu Zhen 09:00

So Angela, how do we do that?

Angela 09:02

To ensure that members are aware of CPF insurance schemes, we applied data analytics to identify citizens who need caregiving support due to disability or terminal illness. We then reached out and invited them via letters to claim from the various CPF insurance schemes such as CareShield Life, ElderShield, and Home Protection Scheme. In instances where potential beneficiaries have yet to claim, we will call them to understand their difficulties so that we can provide the necessary support to help them kickstart the claim process. Behind the scenes, we also worked with AIC to streamline the

application, assessment and disbursement processes to help members receive their payouts more seamlessly.

Yu Zhen 09:44

How has this initiative benefited patients and caregivers, and how has it improved things for them?

Angela 09:50

Since we started this initiative last year, we have identified and invited around 600 potential beneficiaries to claim from CareShield Life, ElderShield and Home Protection Scheme. Close to half have responded and among those who claimed, 85% received significant payouts. All of them expressed appreciation towards CPF Board for helping them with their financial needs. CPF has also partnered other agencies to enhance the caregiving support landscape. For example, we collaborated with AIC so that we can proactively identify and reach out to help potential beneficiaries to also benefit from some AIC payouts, such as the homecare giving grant.

Yu Zhen 10:32

And May, other than the home caregiving grant, are there other AIC schemes that patients commonly apply at SCH?

May 10:39

Of course, yes. For AIC schemes, we usually will check with Agency for Integrated Care if patients are eligible. Some of the common schemes that patients apply for are Pioneer Generation Disability Assistance Scheme, where eligible pioneers with disabilities can receive \$100 a month. Another scheme is the Interim Disability Assistance Programme for the Elderly, which we call IDAPE, which will benefit seniors who are not eligible for ElderShield.

Yu Zhen 11:08

This is something that we do not want to wish upon ourselves or our loved ones. But we need to be prepared for the "what ifs". Angela, what are the CPF schemes that we can tap on to protect ourselves or our loved ones financially if they are terminally ill?

Angela 11:21

In addition to CareShield Life and ElderShield, the Board's Home Protection Scheme helps CPF members pay off their outstanding housing loans in the event of unfortunate death, terminal illness or total permanent disability so that everyone can have a roof over their head. Similar to the Home Protection Scheme, the Dependents' Protection Scheme provides up to \$70,000 to policyholders in their unfortunate death, terminal illness or total permanent disability to ease their burden during this difficult time and relieve their financial worries.

Yu Zhen 11:52

So, this might be on some people's mind. For patients who are terminally ill, can they have the option of withdrawing their CPF monies early? If so, what is the process like?

May 12:02

Yes, they can. The patient can withdraw their CPF savings earlier if they are certified by a accredited doctor to have met any of the following conditions like reduced life expectancy, permanently unfit for work and a permanent lack of mental capacity. At the hospital, the doctor will need to assess and certify that the patient is permanently incapacitated. The report is then extended to Medical Record Office and will be released to a family for a fees. Some misconceptions that I come across is that patients who undergo amputations of the limbs will request for early withdrawal of the CPF monies. However, they will need to fulfil the following condition as I mentioned earlier.

Angela 12:44

In fact, members can make a lump sum withdrawal of \$5000 or more from their CPF accounts under the Reduced Life Expectancy Scheme. To apply for the scheme, they can mail the completed medical certification form to CPF Board and submit their application online.

Yu Zhen 13:01

Caregiving is really not an easy role. When my grandmother suffered a stroke, my aunt actually left her job to take care of her. Her entire life was disrupted. May, what are some tips to help caregivers like her to stay resilient?

May 13:13

The caregiving role is definitely not easy. But something that we often have to look at is self-care. We cannot take care of others unless we take care of ourselves first. And we need to ensure that caregivers need to eat well, exercise well, get enough rest and also to have some me-time to do the things that they like. And also to be able to get help from friends, family and professional counselling, if needed.

Yu Zhen 13:40

To encourage some of our members who may be caregivers, would you have any heartwarming stories to share with us?

May 13:46

I have seen caregivers who are committed and resilient in taking care of their loved ones while braving through difficult times together. I know of this caregiver who really lived up to the marriage vow of loving her husband in sickness and in health. She is so committed to her husband's care and knows about his likes and dislikes. Though she's an elderly herself, she strives to care for the husband at home alone with community support and will never say "I'm tired" in front of him. The husband is also resilient and highly motivated with his rehab sessions as he wants to return home to his wife.

Yu Zhen 14:21

Thank you, May and Angela for taking time off to share the various support that caregivers can tap on - whether it's care planning like exploring the various care services available or psycho-social support, counselling and caregivers communities or financial resources such as all the grants and policies that AIC and CPF Board have. Before we go, May, Angela, any parting thoughts for our members?

May 14:45

For caregivers, do not be afraid to reach out when you need help from families, friends and professionals. You are not alone.

Angela 14:53

While we will proactively reach out and invite potential beneficiaries to claim from CPF insurance schemes, do take action when you receive our letters or calls so that you can receive some payouts to tide you through the difficult times.

Yu Zhen 15:08

If you would like to find out more about healthcare financing schemes, tune in to our past podcasts on CPF Explains - a guide to healthcare financing with CPF. And if you like our content, follow us and give us a five-star rating on whichever podcast platform you're listening from. I'm Yu Zhen, and you're listening to Let's Talk CPF.