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### Singapore: Focus on Eldercare



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Singapore's transformation from a low-income country to a rich, developed economy within a span of five decades is truly remarkable. The country's GDP per capita of US\$55,182.5 (World Bank 2015a) is currently among the highest in the world. This is in contrast to US\$516 gDP per capita in 1965, the year Singapore became independent after seceding from the Federation of Malaysia.

Equally remarkable is the city-state's performance in the field of healthcare. The country has achieved extraordinary results in the high quality of its healthcare system, having established the world's fourth best healthcare infrastructure (IMD 2010) while spending less than four percent of GDP on healthcare. The standard of medical practice also ranks among the best in the world. The Joint Commission International (JCI), which has set up its Asia Pacific headquarters in Singapore, has accredited 11 hospitals and three medical centres in the host country (Singapore Economic Development Board 2014).

#### **Singaporeans Living Longer**

Data from the World Health Organization show that Singapore is now among the top countries in the world in terms of life expectancy at birth. A Singaporean woman can now expect to live until 84 (vs. 66 in 1960). Singaporean men also live longer — up to 80 years (vs. 62 in 1960).

Similar to many developed countries, Singapore is seeing a rapid increase in the proportion of elderly citizens to total population. Today, seniors aged 65 years and up number 430,000 (out of Singapore's total resident population of 3.87 million); this figure is expected to more than double to around 900,000 in 2030. By then, one in five Singaporeans will be 65 and older, compared to one in nine today.

"Singapore is ageing not only because of falling fertility rates, but also because achievements in public health and healthcare allow us to live longer as individuals," according to Mr. Gan Kim Yong, Singapore's Minister for Health. "Fifty years ago, a person at age 65 years could expect to live some 8 years more. Today, a person who is 65 years old can expect to live another 20 years. And we can expect life expectancy to increase even more in the next 50 years" (Ministry of Health 2015a).

#### **Care for the Elderly: An Integrated Approach**

An ageing population leads to higher demand on healthcare and aged care services, and new challenges in the delivery of care. Singapore has embarked on a careful planning and implementation effort involving all government ministries — ie, a total government effort. The government has even formed a Ministerial Committee on Ageing to coordinate ageing issues across all government agencies.

## Ministerial Committee on Ageing

Formed in 2007, the Committee on Ageing coordinates efforts by the various ministries charged with addressing the needs of the elderly and creating an environment for successful ageing. The Committee's strategy for seniors is divided into four initiatives:

1. Allowing seniors to stay on the job, drawing salaries and remaining financially independent;
2. Enabling the elderly to age in their own communities in a barrier-free environment and with a transportation system that allows them mobility;
3. Maintaining a healthcare system that gives seniors access to care for their particular needs at an affordable price; and,
4. Promoting active ageing by encouraging physical and mental wellbeing and the ability to continue to contribute to society.

The government is particularly interested in helping seniors remain in their homes and with their families — families taking care of an elderly parent at home could see their monthly cost of care go down from S\$1,400 to S\$700 per month (Haseltine 2013). Additional incentives include an S\$120 grant to hire a maid to help with care of a senior and a new subsidy to install elderly-friendly features in the home. As Minister Gan has pointed out: "The best medical care in an institution cannot replace a family member's love and support" (Haseltine 2013).

Community-based care for the frail elderly is another initiative and an alternative to nursing homes. Called the Singapore Programme for Integrated Care for the Elderly, it combines public and private support through rehabilitation centres and day care centres. It allows the frail elderly to receive the continuing care they need while living in their homes and communities, and with their loved ones, instead of in a nursing home.

An S\$500 million project to expand eldercare facilities is underway. Its target is to build 10 nursing homes, 21 Senior Care Centres and 45 Senior Activity Centres by 2016. The additional nursing homes will add over 3,000 beds to Singapore's nursing home capacity, bringing the total number of beds to over 12,000.

## Regional Health Systems for Holistic and Integrated Care

Realising that effective eldercare requires an integrated approach to infrastructure, the country's policymakers have restructured its healthcare system towards an integrated care model to provide patients with holistic and integrated care. The healthcare system is divided into six Regional Healthcare Systems, anchored by a regional hospital working with a variety of facilities in the primary, intermediate and long-term care sector and support services to deliver patient-centric care. The aim is to build a strong primary and community care sector that delivers preventive care and comprehensive disease management.

The Agency for Integrated Care (AIC) was set up in 2009 to effect this integration of primary, intermediate- and long-term care sectors. AIC coordinates and facilitates placing of elderly sick into nursing homes, with community providers and in day rehabilitation centres. It also handles discharge planning and transition of patients from hospitals to long-term care facilities or to their own homes.

Singapore Statistics	
Total population (2013)	5,412,000
Gross national income per capita (PPP international \$) (2013)	76,850
Life expectancy at birth m/f (years, 2012)	80/85
Probability of dying between 15 and 60 years m/f (per 1,000 population, 2012)	68/42
Total expenditure on health per capita (Int'l \$, 2012)	2,881
Total expenditure on health as % of GDP (2012)	4.7

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## Community Functional Screening Programme

Implemented by the Health Promotion Board, the programme aims to help seniors (60 and above) detect early signs of functional decline. The screening focuses on mood, hearing, vision, oral health, continence and physical function. Seniors found to have problems in any of these areas are referred to the proper medical personnel for follow-up testing and treatment.

Some changes in life such as retirement, loss of a loved one, and worsening health may induce depression, hence screening is provided for early detection of depression symptoms, and enables a medical follow-up.

The physical function test aims to detect disability and risks for falls. Seniors with low physical function are referred to family physicians for medical follow-ups, and are also invited to a 12-week programme designed to help them improve their strength and balance.

The screenings are followed up by a nurse counsellor on the same day on site. The results are interpreted and the participants receive guidance on the appropriate medical follow-up and healthy lifestyle practices.

## Helping Elderly Pay for Care

Singapore spends less than four percent of GDP on healthcare, which is the lowest figure among all other high-income countries in the world. The United States, by contrast, spends nearly 18 percent of GDP annually (World Bank 2015b).

The government's creative use of the Central Provident Fund (CPF), a mandatory savings plan for workers primarily to fund their retirement, has been a key factor in controlling healthcare costs. The CPF's medical savings component, called Medisave, enables Singaporeans to pay for much of their own medical care. Other systems have been put in place, including a low-cost medical insurance programme (MediShield) and a social safety net (Medifund). The 3Ms - Medisave, MediShield, and Medifund - play an integral role in the success of the system.

"Indeed, with the 3M system, most Singaporeans fork out little or no cash payment for hospitalisation. Moreover, since Medisave is our own money, available for use for oneself or one's family, many would take care to ensure that it is spent wisely. This makes our healthcare financing model affordable and sustainable," says Senior Minister of State Dr. Amy Khor, who has also been designated as Chief Health Ambassador by the Health Promotion Board (Khor 2012).

The initiatives for the elderly Singaporeans seem to support the notion that the system is well-managed and responsive to changing conditions in the environment. As Health Minister Gan Kim Yong has said, "Not only does a rapidly ageing population challenge the way we organise services, it also requires a rethink of the mix of healthcare professionals we need, and how we finance health and aged care. Even as we build infrastructure and enhance affordability under Healthcare 2020 master plan, we are looking ahead and studying ways to articulate and expand the role for Regional Health Systems to promote health and to integrate care for all in different regions in Singapore" (Singapore Ministry of Health 2015b).

## Key Points

- Singapore has built a world-class health system while spending less than 4% of GDP on healthcare.
- the country's life expectancy at birth is among the highest in the world—up to 84 years.
- By 2030, 1 in 5 Singaporeans will be 65 or older, compared to 1 in 9 today.
- Committee on Ageing: government is addressing the needs of the elderly.

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