



## PRUSHIELD AND PRUEXTRA CANCER DRUG LIST (CDL)

(updated on 21 October 2022)

### FREQUENTLY ASKED QUESTIONS

#### Q1 What is the Cancer Drug List (CDL)?

To keep cancer treatments and insurance premiums affordable in the longer term, the Ministry of Health (MOH) has introduced a Cancer Drug List (CDL). The CDL comprises of clinically proven and more cost-effective cancer drug treatments (i.e., drugs paired with specified clinical indications, dosage form & strength, for which the drugs can be administered).

A treatment is clinically proven if it has met the regulatory authority's (in the case of Singapore, Health Sciences Authority) required standards of safety, quality, and efficacy. A treatment is cost-effective if its clinical benefits are commensurate with its costs. For more information, please refer to the FAQs on MOH's [website](#).

The CDL is published on MOH's website at <https://go.gov.sg/moh-cancerdruglist> and currently covers almost all cancer drug treatments approved by the Health Sciences Authority (HSA). MOH will update it every few months to keep up with medical advancements and the latest clinical evidence.

#### Q2 What are the benefits of CDL?

Through the CDL, MOH can negotiate better prices and extend subsidies for more cancer drugs. More than 80% of subsidised cancer patients in Public Health Institutions (PHIs) will now be able to access a wider range of subsidised cancer drug treatments than before. These changes aim to keep cancer drug treatments and insurance premiums affordable in the longer term.

#### Q3 How will the CDL affect my coverage?

From 1 September 2022, only cancer drug treatments that are listed on the CDL and administered as per the CDL will be claimable from MediShield Life (MSHL) and MediSave (MSV). For Integrated Shield Plans (including PRUShield), the same change will take effect from 1 April 2023, or upon renewal, whichever is later. These changes were announced by MOH on 17 August 2021<sup>1</sup> and recapped in a press release on 2 September 2022<sup>2</sup>.

If a cancer drug treatment is not listed or not administered exactly as described in the CDL, it will **not be claimable**. Customers with a PRUExtra rider will still receive up to \$50,000 coverage on selected cancer drug treatments not listed per the CDL, depending on their plan type.

If you are currently seeking cancer drug treatment, please refer to Q11 in this FAQ.

<sup>1</sup> [https://www.moh.gov.sg/news-highlights/details/government-enhances-subsidies-to-improve-affordability-of-cancer-treatment\\_17Aug2021](https://www.moh.gov.sg/news-highlights/details/government-enhances-subsidies-to-improve-affordability-of-cancer-treatment_17Aug2021)

<sup>2</sup> <https://www.moh.gov.sg/news-highlights/details/transitional-support-for-cancer-patients>

#### Q4 When will the CDL be implemented?

MediShield Life (MSHL) and MediSave (MSV) will only cover treatments on the CDL from 1 September 2022. For Integrated Shield Plans (including PRUShield) and PRUExtra, the CDL will only come into effect from 1 April 2023, when an existing policy is renewed or a new policy is purchased.

#### Q5 How do I know what drug treatment is claimable under the cancer drug treatment benefit?

You may wish to consult your doctor if your treatment is on the CDL. You can also visit <https://go.gov.sg/moh-cancerdruglist> to view the latest version of the CDL. The list contains information on subsidies (if applicable), MediShield Life and MediSave claim limits for each of the treatments (drug-indication pairs).



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For coverage of non-CDL cancer drug treatments under PRUExtra, the Life Insurance Association, Singapore (LIA Singapore) has developed a '[Non-CDL Classification Framework](#)' where cancer drug treatments are grouped according to regulatory approvals and clinical guidelines. PRUExtra riders will cover non-CDL treatments under drug classes A, B and C up to the claim limit based on your policy. For drug classes D & E, PRUExtra riders will only cover 20% of the claim limit per annum.

**Q6 Will there be changes to my policy benefits?**

Yes, your policy's Outpatient Chemotherapy will be replaced with 2 new benefits as follows, from 1 April 2023, or upon renewal, whichever is later:

- **Cancer Drug Treatment benefit** – Only cancer drug treatments on the CDL will be claimable under your Policy, up to the treatment-specific claim limits. If you are currently undergoing chemotherapy, please consult your doctor early on whether your treatment is on the CDL.
- **Cancer Drug Services benefit** – Services that are part of a cancer drug treatment (including treatments not on the CDL), such as consultations, scans, lab investigations, chemotherapy preparation and administration, supportive care drugs and blood transfusions, will be claimable under the Cancer Drug Services benefit, up to specified claims limits.

**Q7 What will my claim limit be?**

Your claim limit from PRUShield will be a multiple of the MediShield Life (MSHL) claim limit for the cancer drug treatment on the CDL (as listed on MOH's [website](#)), or a flat limit for non-CDL treatments covered by PRUExtra riders. Limits will vary depending on the plan you have.

Base Plan Claim Limit (Inclusive of payout from MSHL)	PRUShield Premier	PRUShield Plus	PRUShield Standard	PRUShield A	PRUShield B
Cancer drug treatment (monthly limit)	5x	4x	3x	3x*	3x**
Cancer drug services (annual limit)	5x	3x	2x	3x*	3x**

\* Total claims payable for both Cancer drug treatment and Cancer drug services is subject to a combined annual limit of S\$42,000.

\*\* Total claims payable for both Cancer drug treatment and Cancer drug services is subject to a combined annual limit of S\$36,500.

PRUExtra Plan Claim Limit (in addition to base plan limit)	Private Plan (Premier, Premier Lite, Premier Lite Copay, Premier Copay, Preferred Copay)	Public Plan (Plus, Plus Lite, Plus Copay, Plus Lite CoPay)
Cancer drug treatment listed on the CDL (monthly limit)	2x	1x
Cancer drug treatment not listed on the CDL (annual limit)***	S\$50,000	S\$30,000
Cancer drug services (annual limit)	5x	3x

"x" is defined as a multiple of MSHL limits available on MOH's website <https://www.moh.gov.sg/home/our-healthcare-system/medishield-life/what-is-medishield-life/what-medishield-life-benefits/cancer-drug-list>, under "MediShield Life Claim Limit per month".

\*\*\* PRUExtra riders will cover non-CDL treatments under drug classes A, B and C up to the policy claim limit. For drug classes D & E, PRUExtra riders will only cover 20% of the claim limit. This may be updated from time to time so please refer to the FAQ at <https://www.prudential.com.sg/prushield-changes> for more information. **The stop loss feature of \$3,000 will not apply to non-CDL treatments.**



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If multiple cancer drug treatments (on the CDL) are used for the same cancer type within a month, the maximum claim payable from your PRUShield plan that month will be up to the highest claim limit among the treatments.

For example, if a patient uses Treatments X & Y for a single cancer type and Treatment X has a MediShield Life claim limit of \$2,000 & MediSave withdrawal limit of \$600 while Treatment Y has a MediShield Life claim limit of \$1,000 & MediSave withdrawal limit of \$600 in a month, the patient may claim no more than \$2,000 from MediShield Life and \$600 from MediSave in that month.

If a patient is being treated for multiple cancer types, the maximum claim payable from your PRUShield plan that month will be up to the sum of the highest claim limits among the treatments for each cancer type.

For example, if a patient uses Treatment X for cancer A and Treatment Y for cancer B, and Treatment X has a MediShield Life claim limit of \$2,000 & MediSave withdrawal limit of \$600 while Treatment Y has a MediShield Life claim limit of \$1,000 & MediSave withdrawal limit of \$600 in a month, the patient may claim no more than \$3,000 from MediShield Life and \$1,200 from MediSave in that month.

**Q8 What is an example of a claimable drug treatment?**

In this example, Brigatinib has been prescribed for treatment of a locally advanced or metastatic ALK mutation-positive non-small-cell lung cancer - **treatment is claimable** as the **drug and its clinical indication** are specified in the CDL.

<u>Example 1</u>					<u>Example 2</u>				
<b>Plan: PRUShield Premier + PRUExtra Premier CoPay</b>					<b>Plan: PRUShield Plus + PRUExtra Plus CoPay</b>				
Brigatinib for treatment of locally advanced or metastatic ALK mutation-positive non-small-cell lung cancer					Brigatinib for treatment of locally advanced or metastatic ALK mutation-positive non-small-cell lung cancer				
Plan	MSHL Claim Limit	PRUShield Premier	PRUExtra Premier CoPay	Total Eligible Claim	Plan	MSHL Claim Limit	PRUShield Plus	PRUExtra Plus CoPay	Total Eligible Claim
Cancer drug treatment limit (Monthly)	\$2,000	5x MSHL = \$10,000	Additional 2x MSHL - \$4,000	\$14,000	Cancer drug treatment limit (Monthly)	\$2,000	4x MSHL = \$8,000	1x MSHL = \$2,000	\$10,000
Cancer drug services limit – (Annual)	\$1,200	5x MSHL = \$6,000	Additional 5x MSHL - \$6,000	\$12,000	Cancer drug services limit – (Annual)	\$1,200	3x MSHL = \$3,600	Additional 3x MSHL - \$3,600	\$7,200
Customer can claim up to <b>\$14,000/month</b> for cancer drug treatment and up to <b>\$12,000/year</b> for cancer drug services (both amounts are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV)).					Customer can claim up to <b>\$10,000/month</b> for cancer drug treatment and up to <b>\$7,200/year</b> for cancer drug services (both amounts are inclusive of what is claimable from MSHL, and exclusive of Government subsidies and MediSave (MSV)).				

Please note that the claim payable is subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule. The MSHL Claim Limits listed above are correct as of 1 September 2022. Please refer to the [Ministry of Health \(MOH\)'s website](#) for the latest CDL and corresponding claim limits.

**Q9 What is an example of a non-claimable drug treatment?**

In this example, Brigatinib has been prescribed for breast cancer treatment. It is **not claimable** from MediShield Life (MSHL) and PRUShield Base Plans even though the drug is listed on the CDL, as this particular treatment (i.e., the drug and the indication pairing) is not in the CDL.

However, customers with a PRUExtra plan will be able to make a claim as this treatment falls under Class A of LIA's Non-CDL Classification Framework, which is covered under PRUExtra.



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<b>Example 1</b>	<b>Example 2</b>
<b>Plan: PRUShield Premier + PRUExtra Premier CoPay</b> PRUShield Premier claim limit = \$0 <b>PRUExtra Premier CoPay</b> claim limit = \$50,000 <b>Customer can claim up to \$50,000 in a year for this treatment.</b>	<b>Plan: PRUShield Plus + PRUExtra Plus CoPay</b> PRUShield Plus claim limit = \$0 <b>PRUExtra Plus CoPay</b> claim limit = \$30,000 <b>Customer can claim up to \$30,000 in a year for this treatment.</b>

Please note that the claim limit is subject to prevailing co-insurance and pro-ration as set out in the Benefit Schedule.

**Q10 Is a Prudential customer restricted to selecting only cancer drug treatments on the CDL?**

No, they are not. However, if a Prudential customer undergoes a cancer drug treatment outside of the CDL, the treatment will only be covered under the PRUExtra riders for drug classes A, B and C, up to the claim limit based on your policy. For drug classes D & E, PRUExtra riders will only cover 20% of the claim limit per annum.

**Q11 Will there be support for those currently seeking cancer drug treatment?**

Yes. To allow sufficient time for affected individuals to adjust to the changes, customers who made a valid inpatient or outpatient claim under their PRUShield Plan for cancer drug treatment administered from 1 January 2023 to 31 March 2023 will continue to receive the current coverage of their PRUShield Plan until 30 September 2023. Thereafter, these customers will not be able to make claims from their PRUShield Plan for any treatments not on the CDL, and their claims for CDL treatments will be subject to the revised limits.

Customers who are undergoing treatments not listed on the CDL may wish to discuss with their doctors whether there are suitable alternatives on the CDL. However, if switching to a CDL treatment is not feasible, there is support available for those facing difficulties affording treatment.

- If you are a subsidised patient, you can approach a Medical Social Worker (MSW) in your public healthcare institution (PHI) for financial assistance such as MediFund.
- If you are a non-subsidised patient in a public healthcare institution (PHI) or a patient in a private medical institution, you can approach your doctor to refer you to subsidised care in a PHI, where financial assistance may be available. The PHI's medical team will review your treatment plan and provide financial counselling (e.g., eligibility for subsidies) before you decide whether to proceed with the transfer.

Customers who have PRUExtra plans may continue to have their treatments covered, if it falls under Class A, B, C, D & E in the [Non-CDL Classification Framework](#), up to the claim limit stated in the benefits schedule.