

Financial Schemes

A Guide to Eldercare Subsidies



Helping You with the Cost of Caring for Your Loved Ones

As our loved ones enter their silver years, we strive to give them the best possible care. For families who require financial assistance, there is a variety of schemes that can help you and your loved ones to live and age well at home.

To qualify, your loved one needs to meet the respective scheme's eligibility criteria (see next page).

1



Community Health Assist Scheme (CHAS)

Enjoy **subsidies** at participating General Practitioner (GP) and dental clinics near your home.

2



Seniors' Mobility and Enabling Fund (SMF)

Your loved one can live more independently with **subsidies** for:

- **Devices** (such as commode, wheelchair) to support daily activities and stay mobile and
- **Home healthcare items** (such as adult diapers, milk feeds).

3



Pioneer Generation Disability Assistance Scheme (PioneerDAS)

Pioneers with moderate or severe disabilities can receive **\$100 a month** to help with their care needs.

4



Interim Disability Assistance Programme For the Elderly (IDAPE)

Receive **\$150 or \$250** a month for needy elderly Singaporeans with severe disabilities who could not apply for ElderShield.

5



Caregivers Training Grant (CTG)

Learn how to better care for yourself and your loved ones with a **\$200 training grant each year**. You can tap on this grant to offset the course fee for sending your helper for courses like the ABCs of Caregiving course¹.

6



Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities

When you employ an FDW to look after a frail senior or a loved one with disabilities, you pay a **lower levy of \$60 a month**².

7










Home Caregiving Grant (HCG)

Receive **\$200 a month** while caring for your loved one with moderate to severe disabilities.

¹ This course covers all key parts of senior care based on your loved one's mobility condition.

² The FDW Levy Concession also has a "Young Child Scheme" and an "Aged Person Scheme" that support families who need help caring for a child under 16 years old and a senior aged 67 years old and above. If eligible, you do not need to apply and will get the concession automatically.

Eligibility

Eligibility Criteria		1 				2 	3 	4 	5 	6 	7 		Eligibility Criteria	
Eligibility Criteria		Community Health Assist Scheme (CHAS)				Seniors' Mobility and Enabling Fund (SMF)	Pioneer Generation Disability Assistance Scheme (PioneerDAS)	Interim Disability Assistance Programme for the Elderly (IDAPE)	Caregivers Training Grant (CTG)	Foreign Domestic Worker (FDW) Levy Concession for Persons with Disabilities	Home Caregiving Grant (HCG)		Eligibility Criteria	
Care Recipients	Nationality	Singapore Citizens				Singapore Citizens	Pioneers who became Singapore Citizens before 1987	Singapore Citizens	Singapore Citizens or Permanent Residents	Singapore Citizens	Singapore Citizens	Singapore Citizens	Permanent Residents	Nationality
	Age / Date of Birth	All ages				60 years old and above	Born before 1950	Born on or before 30 Sept 1932 or Born on or between 1 Oct 1932 and 30 Sept 1962, with pre-existing disabilities as of 30 Sept 2002	65 years old and above or certified to have a disability	16 years old to 66 years old	Not Applicable		Not Applicable	Age / Date of Birth
	Min. no. of Activities of Daily Living (ADLs) ³ that care recipient needs permanent help with	Not Applicable				Not Applicable	3	3	65 years old and above: Not Applicable Below 65 years old and with physical disability: 1	1	3		3	Min. no. of Activities of Daily Living (ADLs) ³ that care recipient needs permanent help with
Caregivers	Caregiver Requirements	Not Applicable				Not Applicable	Not Applicable	Not Applicable	Either a family member or an FDW	FDW Employer must be a family member living together with care recipient at the same NRIC-registered address	Not Applicable	Must have a parent, child or spouse who is a Singapore Citizen	Not Applicable	Caregiver Requirements
	Caregiver Training	Not Applicable				Not Applicable	Not Applicable	Not Applicable	Caregiver must complete the training	Not Applicable	Not applicable		Not applicable	Caregiver Training
Household	Household monthly income per person ⁴ (For households with income)	CHAS Green*	CHAS Orange	CHAS Blue	Merdeka Generation*/ Pioneer Generation	\$2,000 and below	Not Applicable	\$2,800 and below	Not Applicable	Not Applicable	\$2,800 and below	\$2,800 and below	\$2,800 and below	Household monthly income per person ⁴ (For households with income)
	Annual Value (AV) ⁵ of home (For households with no income)	Above \$21,000	\$13,001 to \$21,000	\$13,000 and below	All Merdeka Generation seniors* and Pioneers receive CHAS benefits, regardless of income or AV of home	\$13,000 and below	Not Applicable	\$13,000 and below	Not Applicable	Not Applicable	\$13,000 and below	\$13,000 and below	\$13,000 and below	Annual Value (AV) ⁵ of home (For households with no income)
						Approval for subsidy is subject to assessment by a qualified assessor to determine type and suitability of assistive devices or home healthcare items for the applicant.								Applicant should not be living in a residential long-term care institution (e.g. nursing home)
							Footnotes:							
							³ Activities of Daily Living (ADLs) are: <ul style="list-style-type: none"> Bathing Dressing Eating Toileting Walking or moving around Transferring 	⁴ Household monthly income per person = Total gross household monthly income / Total number of family members	⁵ Annual Value (AV) is assessed by IRAS.	*From November 2019				

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The Agency for Integrated Care seeks to create a vibrant Care Community, enabling people to live well and age gracefully at home. We do this through coordinating and facilitating efforts in care integration to achieve the best care outcomes for them.

Our work also involves partnering health and social care providers to raise the quality of care, and enhance collaboration to increase services to support the ageing population in Singapore.

Information is current as of September 2019.