

CareShield Life and Long-Term Care (Amendment) Bill

Bill No. 8/2025.

Read the first time on 22 September 2025.

A BILL

i n t i t u l e d

An Act to amend the CareShield Life and Long-Term Care Act 2019.

Be it enacted by the President with the advice and consent of the Parliament of Singapore, as follows:

Short title and commencement

1. This Act is the CareShield Life and Long-Term Care (Amendment) Act 2025 and comes into operation on a date that the Minister appoints by notification in the *Gazette*.

Amendment of section 2

2. In the CareShield Life and Long-Term Care Act 2019 (called in this Act the principal Act), in section 2(1) —

(a) after the definition of “medisave account”, insert —

““not disabled” has the meaning given in the Fourth Schedule;”;

(b) after the definition of “outstanding premium”, insert —

““permanent resident of Singapore” has the meaning given by section 2 of the Immigration Act 1959;” and

(c) after the definition of “regulations”, insert —

““SCPR date”, in relation to an individual, means the date on which the individual becomes a citizen of Singapore or a permanent resident of Singapore, whichever occurs first;”.

Amendment of section 6

3. In the principal Act, in section 6 —

(a) in subsection (1)(b), replace sub-paragraph (iii) with —

“(iii) who —

(A) if the individual’s SCPR date is on or after the date of commencement of section 3(a) of the CareShield Life and Long-Term Care (Amendment) Act 2025 — is not disabled on that SCPR date; or

- (B) if the individual's SCPR date is before the date of commencement of section 3(a) of the CareShield Life and Long-Term Care (Amendment) Act 2025 — was not severely disabled on that SCPR date;"; and 5

(b) in subsection (4)(b), after "is", insert "disabled or".

Amendment of section 61

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4. In the principal Act, in section 61 —

- (a) in subsections (1), (2), (3) and (4), after "required by", insert "or under";
- (b) in subsection (2)(b), replace "documents or, if no address is so specified," with "documents generally, or specifically for the document, or (if no address is so specified)"; 15
- (c) in subsection (3)(a), after "similar officer", insert ", or an authorised representative,";
- (d) in subsection (6), replace "prior consent (expressed or implied)" with "prior written consent"; 20
- (e) delete subsection (7);
- (f) in subsection (8), before the definition of "business address", insert —
- "“authorised representative”, in relation to a partnership (other than a limited liability partnership), means any person authorised to accept service of documents on behalf of the partnership;"; 25
- (g) in subsection (8), in the definition of "business address", in paragraph (a), delete ", or place of employment,"; and 30
- (h) in subsection (8), replace the definition of "document" with —

““document” excludes the following documents:

- (a) any document to be served in proceedings in court;
- (b) any document to be served on the Government or a public authority;
- (c) a demand note mentioned in section 23(2);
- (d) a notice mentioned in section 26(1)(c);”.

New section 61A

5. In the principal Act, after section 61, insert —

“Service of demand notes

61A.—(1) A demand note may be served as described in this section.

(2) A demand note may be served on a person —

- (a) by giving it to the person personally;
- (b) by sending it by prepaid registered post to the address specified by the person generally for the service of documents permitted or required by or under this Act to be served, or specifically for the service of demand notes;
- (c) if no address mentioned in paragraph (b) is so specified, by sending it by prepaid registered post to —
 - (i) the person’s residential address;
 - (ii) the person’s business address; or
 - (iii) any correspondence address provided by the person —
 - (A) in relation to the administration of this Act; or

(B) in accordance with regulations made under section 64;

- (d) by leaving it at the person's residential address with an adult person apparently resident there, or at the person's business address with an adult person apparently employed there; 5
- (e) by affixing a copy of the demand note in a conspicuous place at the person's residential address or business address;
- (f) by sending it by fax to the fax number given by the person generally for the service of documents permitted or required by or under this Act to be served, or specifically for the service of demand notes; or 10
- (g) by sending it by email in any manner provided in subsection (3). 15

(3) For the purposes of subsection (2)(g), a demand note may be served on a person (*A*) —

- (a) by sending it by email to the last email address given by *A* to the recovery body as the email address for the service of demand notes under this Act, if *A* has given prior written consent to service in this manner; or 20
- (b) by sending it by email to an email address of *A*, if —
 - (i) the recovery body sends *A* an email at that email address; 25
 - (ii) the email contains a prominent notice stating —
 - (A) that if *A* sends any reply to the recovery body from that email address, *A* is treated as consenting to service of any demand note on *A* by sending it by email to that email address; and 30
 - (B) that *A* may, at any time, give the recovery body a notice in writing —

(BA) refusing service of any demand note on *A* by email at that email address; and

(BB) specifying a valid address or valid email address at which *A* may be served with a demand note;

(iii) *A* sends a reply to the recovery body from that email address and does not give the recovery body the notice mentioned in sub-paragraph (ii)(B) in that reply; and

(iv) in the period between the date *A* sends the reply and the date immediately before the day the demand note is served (both dates inclusive), *A* does not give the recovery body the notice mentioned in sub-paragraph (ii)(B).

(4) Service of a demand note on a person under this section takes effect —

(a) if the demand note is sent by fax and a notification of successful transmission is received, on the day of transmission;

(b) if the demand note is sent by email, at the time that the email becomes capable of being retrieved by the person; and

(c) if the demand note is sent by prepaid registered post, 2 days after the day the demand note was posted (even if it is returned undelivered).

(5) In addition, the Minister may by regulations made under section 64 prescribe, in relation to an electronic service of a recovery body, that despite anything in the relevant written law, the provisions of the relevant written law (so far as relevant) apply in relation to the service by the recovery body of a demand note under this Act using the electronic service as they apply to the service of documents permitted or required to be served using the electronic service under the relevant written law, with

any exceptions, modifications and adaptations that may be prescribed.

(6) Service of a demand note in accordance with any relevant written law as applied by regulations made for the purpose of subsection (5) takes effect at the time when an electronic record of it enters the person's account with the electronic service.

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(7) This section does not affect the service of a demand note in accordance with any other written law or in any manner agreed by the person to be served.

(8) In this section —

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“business address” and “residential address” have the meanings given by section 61(8);

“demand note” means a demand note mentioned in section 23(2);

“electronic service”, in relation to a recovery body, means —

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(a) if the recovery body is the Board — the electronic service platform provided under section 74(1) of the CPF Act, if prescribed as an electronic service for the purposes of this section;

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(b) if the recovery body is IRAS — the system established under section 29(1) of the Inland Revenue Authority of Singapore Act 1992, if prescribed as an electronic service for the purposes of this section; and

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(c) if the recovery body is any other public authority appointed as a recovery body under section 30 — any system established under any written law that enables the public authority to serve any document, if prescribed as an electronic service for the purposes of this section;

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“relevant written law”, in relation to an electronic service,
means —

(a) if the electronic service is the electronic service
platform provided under section 74(1) of the
CPF Act — the CPF Act and any subsidiary
legislation mentioned in section 74(4) or (5) of
that Act;

(b) if the electronic service is the system established
under section 29(1) of the Inland Revenue
Authority of Singapore Act 1992 — any
provision or subsidiary legislation mentioned
in paragraph (a) or (c) of the definition of
“relevant tax legislation” (for any document or
information permitted or required by or under
such legislation to be served or given) in
section 29(7) of that Act; and

(c) in any other case —

(i) the written law under which the electronic
service is established; and

(ii) any written law that provides for the
procedure for the use of the electronic
service, the circumstances in which a
document may be served through the
electronic service, and the manner in
which a person who has been served a
document through the electronic service is
to be notified of such service.”.

Amendment of section 63

6. In the principal Act, in section 63 —

(a) in the section heading, replace “**First Schedule**” with
“**First and Fourth Schedules**”; and

(b) in subsection (1), after “First Schedule”, insert “or Fourth
Schedule”.

Amendment of First Schedule

7. In the principal Act, in the First Schedule —

- (a) replace “daily activities” with “activities of daily living”;
- (b) in sub-paragraph (e), after “moving”, insert a comma; and
- (c) in sub-paragraph (e), after “on”, insert “a”.

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New Fourth Schedule

8. In the principal Act, after the Third Schedule, insert —

“FOURTH SCHEDULE

Sections 2(1) and 63(1)

MEANING OF NOT DISABLED

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In this Act, a person is not disabled only if he or she can perform all of the following activities of daily living without assistance all the time:

- (a) washing himself or herself in the bath or shower (including getting into or out of the bath or shower), or washing himself or herself by other means;
- (b) dressing and undressing himself or herself, or (where required) securing or fastening on, or removing from, his or her body any brace, artificial limb or other medical or surgical appliance;
- (c) feeding himself or herself;
- (d) toileting, or managing his or her bladder and bowel functions through the use of a protective undergarment or surgical appliance (where required);
- (e) walking, or moving, from one room to another or on a level surface;
- (f) transferring himself or herself, or moving, from a bed to an upright chair or a wheelchair, and vice versa.”.

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Saving and transitional provision

9. For a period of 2 years after the date of commencement of any provision of this Act, the Minister may, by regulations, prescribe any provision of a saving or transitional nature consequent on the

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enactment of that provision that the Minister may consider necessary or expedient.

EXPLANATORY STATEMENT

This Bill seeks to amend the CareShield Life and Long-Term Care Act 2019 (the Act) for the following main purposes:

- (a) to redefine the circumstances under which the CareShield Life Scheme (CSHL Scheme) is to apply to certain individuals;
- (b) to provide for how documents permitted or required by or under the Act to be served may be served.

Clause 1 relates to the short title and commencement.

Clause 2 amends section 2(1) to define certain new terms to be used in the Act. The term “not disabled” is defined in the new Fourth Schedule (inserted by clause 8). The term “permanent resident of Singapore” is defined by reference to the new definition in section 2 of the Immigration Act 1959 (to be inserted by the Immigration (Amendment) Act 2023). The term “SCPR date” is defined, in relation to an individual, as the date on which the individual becomes a citizen of Singapore or a permanent resident of Singapore, whichever occurs first.

Clause 3 amends section 6(1)(b) to redefine the circumstances under which the CSHL Scheme is to apply to certain individuals. Under section 6(1)(b), as in force before the date of commencement of clause 3(a) (commencement date), the CSHL Scheme would already have applied automatically to every individual born before 1 January 1980 who first became a citizen or permanent resident of Singapore on or after 1 October 2020 but before that commencement date, if the individual was not severely disabled. This will remain unchanged, as provided by the new section 6(1)(b)(iii)(B). Where the individual was severely disabled when he or she first became a permanent resident of Singapore before that commencement date and the CSHL Scheme therefore did not apply to him or her, this too will remain unchanged even if the individual becomes a citizen of Singapore on or after that commencement date since the new section 6(1)(b)(iii)(A) will not apply to that individual. The new section 6(1)(b)(iii)(A) will apply the CSHL Scheme automatically to an individual born before 1 January 1980 when he or she first becomes a citizen of Singapore or a permanent resident of Singapore on or after the commencement date only if that individual is not disabled (as defined in the new Fourth Schedule) at that time.

Clause 3 also makes a consequential amendment to section 6(4)(b), which currently allows the Central Provident Fund Board (the Board) to determine that an individual who is severely disabled may nevertheless be covered under the

CSHL Scheme if the individual satisfies the conditions determined by the Minister. The Board's power is extended to allow the Board to determine that an individual who is disabled (to whom the CSHL Scheme will not apply automatically by reason of the new section 6(1)(b)(iii)(A)) may also be covered under the CSHL Scheme.

Clause 4 amends section 61 to refine and clarify the provisions for the service of documents permitted or required by or under the Act (other than those excluded from the definition of "document" in section 61(8), as replaced by clause 4(h)). In particular, section 61(3)(a) (read with the new definition of "authorised representative" in section 61(8) as inserted by clause 4(f)) will allow documents permitted or required by or under the Act to be served on a partnership (other than a limited liability partnership) to be served on any person authorised to accept the service on behalf of the partnership.

Clause 5 inserts a new section 61A. The new section 61A provides specifically for the service of demand notes mentioned in section 23(2) of the Act, by adopting provisions similar to section 33B of the MediShield Life Scheme Act 2015 with refinements and clarifications.

Clause 6 amends section 63 to allow the Minister to amend, add to or vary the new Fourth Schedule by order in the *Gazette*, which must be presented to Parliament.

Clause 7 makes amendments to the First Schedule that are consequential to the insertion of the new Fourth Schedule.

Clause 8 inserts a new Fourth Schedule that defines "not disabled" for the purposes of section 6(1)(b) (as amended by clause 3(a)).

Clause 9 empowers the Minister to make regulations to prescribe any provision of a saving or transitional nature consequent on the enactment of any provision of the Bill that the Minister may consider necessary or expedient. The Minister has power to do so only within 2 years after the date of commencement of the provision.

EXPENDITURE OF PUBLIC MONEY

This Bill will not involve the Government in any extra financial expenditure.
