## **Frequently Asked Questions**

The following is a compilation of Frequently Asked Questions regarding the changes on coverage of Chemotherapy for Cancer with effect from 1 September 2022. Please refer to Ministry of Health (MOH) website for more detailed information on the changes in MediShield Life (MSHL) coverage.

## Q1. What are the changes to coverage of Chemotherapy for Cancer?

From 1 September 2022, MSHL will split coverage for 'Chemotherapy for Cancer' to "Cancer Drug Treatments" and "Cancer Drug Services".

There is **no change** in HSBC Life Shield coverage from 1 September 2022. Changes to HSBC Life Shield coverage for 'Chemotherapy for Cancer' will be communicated to policyholders by end-2022.

The current changes made to the HSBC Life Shield Plan A/B benefits schedule are to align with MSHL's display of coverage only.

## Q2. What is covered in the new "Cancer Drug Treatments" benefit?

A Cancer Drug Treatment is a drug corresponding to a particular indication (i.e., a drug-indication pair). MSHL will only cover drug-indication pairs listed in the Cancer Drug List (CDL) published on MOH website <a href="https://example.com/here">here</a>. Each row of the CDL on MOH's website corresponds to a drug-indication pair. If a drug that is in the CDL is used for a different indication than what is specified in the CDL, the treatment will not be claimable under MSHL.

## Q3. What is covered in the new "Cancer Drug Services" benefit?

Cancer Drug Services include consultations, scans, lab investigations, chemotherapy preparation and administration fees, supportive care drugs (e.g., for pain/nausea) and blood transfusions if part of cancer drug treatment, including treatments not in the CDL.

Services incurred before diagnosis of cancer and after the cancer drug treatment has ended are not covered. Radiotherapy services are also not covered as these are covered under the separate Radiotherapy benefits.