

Ageing in Singapore

Singapore takes a whole-of-nation approach to prepare for population ageing. The Ministerial Committee on Ageing (MCA)¹ coordinates government policies and programmes relating to population ageing, to take into account its multi-faceted nature, and ensure that we address the needs of seniors holistically.

In 2015, the MCA launched the Action Plan for Successful Ageing. The Action Plan was jointly developed by government agencies, in consultation with voluntary welfare and non-profit organisations, academia, businesses, union members, with feedback received from members of the public. The Action Plan comprised more than 70 initiatives in various domains including health, social welfare, employment, and infrastructure, supported by technology and innovation. It acts as a whole-of-nation blueprint for Singaporeans to age gracefully and confidently.

The Action Plan was refreshed in 2023 to address the evolving needs and aspirations of current and future seniors, and takes into account the new operating environment arising from COVID-19. The refreshed Action Plan focuses on three key thrusts – “Care”², “Contribution”³ and “Connectedness”⁴.

Access to Healthcare Services

Singapore adopts a life course approach to promote healthy ageing, with upstream prevention to inculcate healthy habits through national programmes to keep Singaporeans as healthy as possible, for as long as possible. Examples include providing (i) health screening (including functional screening) to pick up health issues early; and (ii) health coaching to help seniors manage their conditions better and adopt healthy lifestyle habits.

For seniors who may require additional support, home care and centre-based care services are available to facilitate ageing-in-place in their own homes and neighbourhoods, and encourage continued social engagement, even as their care needs increase. Singapore is also exploring various assisted living options to meet varied preferences. For those with higher care needs but little or no family support, Singapore provides nursing homes. Singapore is reviewing the national palliative care strategy with a view to further anchor end-of-life care in the community.

Singapore has put in place a comprehensive system to ensure Singaporeans’ access to quality and affordable healthcare and long-term care. This is done through a multi-layered healthcare financing system.

Firstly, Singapore provides heavy subsidies across the various healthcare settings to ensure basic services remain affordable. More support is provided to the lower income, who are usually the elderly.

¹ The MCA includes Ministers from key government ministries and agencies, such as the Ministries of Health, Manpower, Finance, National Development, Education, Community, Culture and Youth, Communications and Information, Transport, as well as the labour union.

² The “Care” thrust aims to empower seniors to take charge of their physical and mental well-being through preventive health, active ageing programmes and care services.

³ The “Contribution” thrust aims to enable seniors to continue contributing their knowledge and expertise by enhancing the learning, volunteerism and employment landscape.

⁴ The “Connectedness” thrust focuses on supporting seniors to age in the community within an inclusive built environment and digital landscape, while staying connected to society and their loved ones.

Next, MediShield Life, our national health insurance scheme, provides universal and lifelong protection against large healthcare bills for all Singaporeans, including those with pre-existing conditions. To further strengthen long-term care financing, Singapore introduced CareShield Life in 2020 which provides basic financial support should Singaporeans develop severe disability, especially during old age, and need personal and medical care for a prolonged duration. Premium subsidies are provided to help the lower- to middle-income households with their MediShield Life and CareShield Life premiums, so that no one loses coverage due to inability to pay their premiums.

Additional grants like the Pioneer Generation and Merdeka Generation Packages, and the Home Caregiving Grant⁴ are also provided to accord additional targeted support. Seniors can also tap on the accumulated savings in their medical saving accounts (MediSave) from their working years for their medical expenses. Eligible seniors further receive government top-ups to supplement these savings. Finally, MediFund is a medical endowment fund that serves as the final safety net for needy Singaporeans who face difficulty affording their remaining healthcare expenses after Government subsidies, insurance and savings.

Safeguarding the Rights of Older Persons

Singapore takes a holistic approach towards disability concerns, putting in place legislation and policy levers to support these issues for persons of all ages, including older persons.

Criminal Law Reform Bill. There are legal levers to tackle neglect, abuse and violence against older persons in legislation. In 2019, the Penal Code was amended to enhance protection for vulnerable victims such as persons who are unable to protect themselves from harm due to physical or mental infirmity (e.g., a person who has severe dementia). If an offender commits select offences against such victims, he/she is liable to up to double the maximum punishment for the underlying offence.

Vulnerable Adults Act. The Singapore government enacted the Vulnerable Adults Act (VAA) in 2018, which provides powers to the Adult Protective Service (APS) under the Ministry of Social and Family Development (MSF) to intervene when a vulnerable adult⁵ is assessed to face a high safety risk.

Mental Capacity Act (Chapter 177A). The Mental Capacity Act (MCA) was enacted in 2008 to protect the dignity and interest of individuals, including older persons, by allowing individuals to appoint a trusted person to make decisions on his behalf if he/she should lose mental capacity (e.g. persons suffering from dementia) via a Lasting Power of Attorney (LPA), and allows the Court to appoint someone to act if the individual has not appointed anyone. The Act also provides safeguards against abuse by proxy decision-makers.

⁵ Defined as a person 18 years and older who is unable to protect himself or herself from abuse, neglect, or self-neglect due to mental or physical disability or incapacity