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Among those who worked on ChemoCalc are Bot MD chief executive and co-founder Dorothea Koh (in black T-shirt), (anti-clockwise from front, right) National University Cancer Institute, Singapore's senior assistant manager (operations) Quek Mei Yin, service team leader Lim Blwei, clinical pharmacist Chan Zhi Yao and associate consultant Jen Wei Ying, as well as National University Hospital senior medical social worker Alexis Koh. ST PHOTO: DESMOND FOO

New calculator to estimate cancer treatment expenses

Tool may help in doc-patient discussions on options as revised insurance model looms

Cheryl Tan

A new chemotherapy and cancer treatment cost calculator was launched yesterday to help patients estimate their expenses, in the light of upcoming changes to the Ministry of Health's (MOH) cancer insurance model.

From next month, only clinically proven and cost-effective drug treatments on a new Cancer Drug List will be eligible for claims under MediSave and MediShield Life, as part of efforts to rein in the soaring costs of cancer treatment.

"This means that each drug now has specific individual claim limits and its eligibility for subsidies will depend on the reasons for prescribing it," said Dr Jen Wei Ying, an associate consultant at the Department of Haematology-Oncology at the National University Cancer Institute, Singapore (NCIS).

"Subsidies will also be determined by the patient's per capita household income, eligibility for other government schemes and residency status," she said.

Additionally, as most cancer drugs are prescribed in combination, only a single claim can be made – and this would be the drug with the highest claim limit.

This makes estimates of out-of-pocket expenses and financial

counselling more complex for patients who are prescribed combinations of drugs with varying claim limits, she noted.

Costs that are incurred during cancer treatment, such as the cost of anti-nausea drugs, would from next month have a separate reimbursement limit, she added.

Thus, a team from NCIS and local artificial intelligence health technology start-up Bot MD came up with a cost calculator – known as ChemoCalc – to estimate a patient's treatment cost and provide financial counselling.

Bot MD chief executive and co-founder Dorothea Koh said that various schemes – including the Cancer Drug List, drug subsidy schemes like the Medication Assistance Fund and the Standard Drug List, as well as the Pioneer and Merdeka Generation schemes – have been integrated into the calculator.

All staff at NCIS will have access to the calculator via an app or Web browsers.

Doctors can use the calculator to get an idea of costs for patients and decide on treatment options and the next course of action, such as referring patients to medical social workers, said Dr Jen.

The calculator will be updated in tandem with national revisions and price revisions to ensure that the estimated costs are aligned

with the actual amounts patients are expected to pay, said Ms Koh.

ChemoCalc can also be adapted for use in other healthcare institutions.

MOH had said earlier that the drugs on the Cancer Drug List and their uses will be reviewed and, if necessary, updated every four months. Oncologists can also ask for drugs to be added.

With the changes, it has been estimated that one in 10 patients treated in the public sector will not have his current treatment covered by drugs on the approved list, with the number expected to be higher for the private sector.

"Currently, it is easy to estimate reimbursements for each patient – a maximum of \$3,000 is deducted from his MediShield Life, and another \$1,200 from MediSave," said Dr Jen.

But the latest changes could mean that calculations are less straightforward, and the ChemoCalc would help, she added.

Brain Tumour Society Singapore president Melissa Lim, who was not involved in the calculator project, said that manually calculating the cost of cancer treatment for patients could take a long time, which would add to one's anxiety, especially if one is newly diagnosed with cancer.

"Being able to understand the up-front costs immediately could open doors for more realistic treatment options, and allows patients to explore more cost-effective treatment plans without delay," she said.

Dr Cheong May Anne, an associate consultant at the Singapore General Hospital's Department of Haematology, who was also not involved in the project, said that with changes to the financing model for cancer treatment, the calculator would greatly help facilitate doctors' treatment discussions with patients.

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