

Baby Bonus: What We May Have Missed

by Dr Kelvin Goh, Editorial Board Member

The Baby Bonus Scheme which is under the purview of Ministry of Communication Youth and Sports (MCYS) supports parents' decision to have more children by helping to lighten the financial costs of raising children. It was introduced on 1 April 2001 and enhanced on 1 August 2004. The latest enhancements on 17 August 2008 extended increased benefits to the first and second child and benefits to Singapore citizen children beyond the fourth child.

All children born on or after 17 August 2008 will enjoy Government contributions in the form of a dollar-for-dollar matching for the amount deposited into the Children Development Account (CDA). Prior to this only the second to the fourth child qualifies.

The CDA is a special savings account that your patient can open at any OCBC Bank or Standard Chartered Bank branch for their child who is eligible for CDA. They can save in the CDA any time until 31 December in the year their child turns 6 years of age. The savings will be matched up to the cap of \$6,000 each for the first and second child, \$12,000 each for the third and fourth child and \$18,000 each for the fifth and subsequent child. The Government will match your savings in the following month.

What is the relevance of baby bonus to Family practice?

Many doctors are not aware that the baby bonus can be used to by the patients to pay for the following .

1. Vaccinations
2. Medical Consultations
3. Costs of all medications and prescriptions
4. Medical fees for siblings

This is an excellent scheme that helps lower the costs barrier for parents seeking vaccinations and medical treatments in both private and public institutions.

Gone are the days of troublesome and complex forms for patients and doctors fumbling through the various red tape. Application is now straight forward. The patient uses a special NETS card that functions like any other nets card. Payment is also made promptly back end via the CDA bank account to the vendor's account.



Gone are the days of troublesome and complex forms for patients and doctors fumbling through the various red tape.

The clinic has to check that the person making withdrawals from the CDA is the Trustee, who is the person nominated to manage the CDA, or someone authorised by the Trustee. If usage is for the child's sibling(s), you need to verify their relationship. Written records of the following information are required to be kept by the clinic.

- (a) The CDA number;
- (b) Names of eligible child and Trustee who is managing the child's CDA;
- (c) Child's name for which CDA's funds are used;
- (d) Amount collected from the CDA;
- (e) Collection date, i.e., the date the amount was transferred from the CDA to your bank account; and
- (f) What collection (payment) was used for, fees, uniform, etc

Fellow college members who are interested can obtain the relevant forms at Via:

1. **The internet**
<http://www.babybonus.gov.sg/bbss/html/forms.html>
2. **Phone**
Baby Bonus hotline 1800 253 7707
3. **Snail Mail**
Ministry of Community Development, Youth and Sports
Family Services Division
Baby Bonus & Adoption Branch
510 Thomson Road
#13-00 SLF Building
Singapore 298135

So make use of the baby bonus scheme today to further lower health care costs, decrease treatment barriers and increase your accessibility for your patients. ■CM